

Table VIII.B.1(2002) Number of private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	111,437,203	28,456,775	27,679,823	27,622,840	27,677,765
New England:					
Connecticut	1,622,812	429,568	337,105	456,976	399,164
Maine	493,859	124,791	123,836	123,052	122,180
Massachusetts	2,974,929	743,014	631,705	819,110	781,100
New Hampshire	532,603	137,677	131,995	126,831	136,100
Middle Atlantic:					
New Jersey	3,640,936	923,057	898,973	907,226	911,679
New York	7,382,688	1,889,890	1,821,833	1,838,224	1,832,741
Pennsylvania	5,081,368	1,324,180	1,251,206	1,163,062	1,342,919
East North Central:					
Illinois	5,210,599	1,293,216	1,319,847	1,279,383	1,318,154
Indiana	2,610,243	645,134	658,189	638,673	668,247
Michigan	3,842,963	972,584	947,507	974,496	948,375
Ohio	4,667,503	1,164,015	1,159,894	1,166,964	1,176,630
Wisconsin	2,407,943	606,186	600,320	598,542	602,895
West North Central:					
Iowa	1,222,710	304,116	306,190	305,784	306,620
Kansas	1,087,200	261,122	285,398	267,803	272,877
Minnesota	2,354,185	591,433	586,590	587,901	588,260*
Missouri	2,276,688	564,453	572,134	569,257	570,844
Nebraska	732,189	181,944	183,747	180,829	185,670
South Atlantic:					
Delaware	373,541	100,524	90,885	90,839*	91,293
Florida	6,055,255	1,509,096	1,541,875	1,499,826	1,504,458
Georgia	3,365,040	848,562	847,385	756,427	912,666*
Maryland	2,143,773	499,921	555,163	553,312	535,377
North Carolina	3,243,410	816,715	801,252	817,159	808,285*
South Carolina	1,478,822	412,316	354,719	353,038	358,750
Virginia	2,873,245	712,207	727,063	700,099	733,876*
West Virginia	541,030	137,380	134,731	128,993	139,927
East South Central:					
Alabama	1,531,930	389,663	375,649	376,695	389,922
Kentucky	1,442,898	352,142	369,150	358,540	363,067
Mississippi	878,980	219,491	217,997	220,420	221,072
Tennessee	2,221,945	516,011	603,491	550,639	551,804
West South Central:					
Louisiana	1,448,512	351,219	374,960	358,979	363,353
Oklahoma	1,114,906	282,705	239,135*	314,691	278,374
Texas	7,933,595	1,983,390	1,990,358	1,982,776	1,977,071
Mountain:					
Arizona	1,848,147	446,491	477,157	463,474	461,025
Colorado	1,997,649	507,984*	496,475	475,997	517,193
Montana	302,882	80,570	74,288	66,134	81,890
Nevada	964,997	240,006	238,300	243,387	243,305
New Mexico	520,982	133,014	128,300	129,483	130,186
Utah	844,796	212,025	214,748*	207,932	210,091
Wyoming	174,938	43,640	43,609	43,916	43,773
Pacific:					
California	12,745,136	3,267,078	3,157,786	3,156,234	3,164,037
Hawaii	451,749	114,847	112,240	112,809	111,853
Oregon	1,360,008	348,479	336,584	334,124	340,820
Washington	2,259,188	528,678	606,246	557,393	566,871
States not shown separately	3,178,432	681,087	542,752	801,569	1,153,024

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.1(2002) Standard error for number of private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,110,022	367,559	483,680	610,589	752,921
New England:					
Connecticut	153,255	88,642	44,454	124,808	35,501
Maine	33,646	20,539	21,075	18,958	17,244
Massachusetts	317,302	56,349	116,260	229,113	143,967
New Hampshire	71,833	15,991	37,103	26,657	14,940
Middle Atlantic:					
New Jersey	294,039	206,174	165,413	137,198	209,916
New York	487,857	156,093	293,677	227,213	152,886
Pennsylvania	298,575	98,856	114,817	183,243	217,045
East North Central:					
Illinois	320,812	111,289	206,359	202,521	229,850
Indiana	212,409	82,085	110,467	74,869	91,852
Michigan	250,709	89,190	175,672	105,055	150,211
Ohio	245,249	138,221	86,898	124,885	112,902
Wisconsin	148,998	53,581	96,718	85,139	102,625
West North Central:					
Iowa	74,424	39,297	32,562	55,091	29,447
Kansas	93,245	51,395	23,876	31,626	74,507
Minnesota	256,274	61,040	146,134	59,312	226,638*
Missouri	167,018	127,861	39,189	67,454	85,583
Nebraska	51,341	20,286	23,591	20,166	38,963
South Atlantic:					
Delaware	41,192	12,522	8,886	27,267*	14,249
Florida	383,435	148,576	190,457	320,008	337,365
Georgia	328,178	133,055	107,124	110,260	303,273*
Maryland	176,328	50,578	138,096	72,605	70,573
North Carolina	317,639	71,179	121,684	157,382	258,399*
South Carolina	117,662	73,276	49,264	42,373	43,596
Virginia	315,396	85,372	183,757	66,959	256,714*
West Virginia	22,408	13,529	12,815	17,036	20,458
East South Central:					
Alabama	143,851	45,666	48,252	100,289	70,118
Kentucky	88,039	42,996	39,044	65,745	66,092
Mississippi	55,033	24,421	34,455	48,948	25,252
Tennessee	159,009	56,263	154,186	90,007	65,408
West South Central:					
Louisiana	139,548	48,876	96,194	33,923	87,264
Oklahoma	149,714	21,359	146,991*	72,579	25,759
Texas	357,933	84,110	203,644	256,829	394,886
Mountain:					
Arizona	122,399	45,293	104,776	85,537	51,805
Colorado	218,546	188,565*	120,132	73,121	65,278
Montana	32,262	9,405	4,486	7,295	23,310
Nevada	57,028	29,916	45,221	50,833	29,961
New Mexico	25,695	15,203	24,290	15,986	13,460
Utah	80,297	16,564	68,404*	33,629	30,924
Wyoming	9,327	3,890	5,104	9,730	8,852
Pacific:					
California	469,983	271,805	255,672	221,848	392,305
Hawaii	31,943	12,438	13,968	28,862	8,865
Oregon	92,933	41,551	25,225	83,360	52,011
Washington	124,433	96,170	117,067	105,513	145,976
States not shown separately	261,753	89,181	62,675	90,192	242,598

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.1.a(2002) Percent of number of private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	111,437,203	25.5%	24.8%	24.8%	24.8%
New England:					
Connecticut	1,622,812	26.5%	20.8%	28.2%	24.6%
Maine	493,859	25.3%	25.1%	24.9%	24.7%
Massachusetts	2,974,929	25.0%	21.2%	27.5%	26.3%
New Hampshire	532,603	25.8%	24.8%	23.8%	25.6%
Middle Atlantic:					
New Jersey	3,640,936	25.4%	24.7%	24.9%	25.0%
New York	7,382,688	25.6%	24.7%	24.9%	24.8%
Pennsylvania	5,081,368	26.1%	24.6%	22.9%	26.4%
East North Central:					
Illinois	5,210,599	24.8%	25.3%	24.6%	25.3%
Indiana	2,610,243	24.7%	25.2%	24.5%	25.6%
Michigan	3,842,963	25.3%	24.7%	25.4%	24.7%
Ohio	4,667,503	24.9%	24.9%	25.0%	25.2%
Wisconsin	2,407,943	25.2%	24.9%	24.9%	25.0%
West North Central:					
Iowa	1,222,710	24.9%	25.0%	25.0%	25.1%
Kansas	1,087,200	24.0%	26.3%	24.6%	25.1%
Minnesota	2,354,185	25.1%	24.9%	25.0%	25.0%*
Missouri	2,276,688	24.8%	25.1%	25.0%	25.1%
Nebraska	732,189	24.8%	25.1%	24.7%	25.4%
South Atlantic:					
Delaware	373,541	26.9%	24.3%	24.3%*	24.4%
Florida	6,055,255	24.9%	25.5%	24.8%	24.8%
Georgia	3,365,040	25.2%	25.2%	22.5%	27.1%*
Maryland	2,143,773	23.3%	25.9%	25.8%	25.0%
North Carolina	3,243,410	25.2%	24.7%	25.2%	24.9%*
South Carolina	1,478,822	27.9%	24.0%	23.9%	24.3%
Virginia	2,873,245	24.8%	25.3%	24.4%	25.5%*
West Virginia	541,030	25.4%	24.9%	23.8%	25.9%
East South Central:					
Alabama	1,531,930	25.4%	24.5%	24.6%	25.5%
Kentucky	1,442,898	24.4%	25.6%	24.8%	25.2%
Mississippi	878,980	25.0%	24.8%	25.1%	25.2%
Tennessee	2,221,945	23.2%	27.2%	24.8%	24.8%
West South Central:					
Louisiana	1,448,512	24.2%	25.9%	24.8%	25.1%
Oklahoma	1,114,906	25.4%	21.4%*	28.2%	25.0%
Texas	7,933,595	25.0%	25.1%	25.0%	24.9%
Mountain:					
Arizona	1,848,147	24.2%	25.8%	25.1%	24.9%
Colorado	1,997,649	25.4%*	24.9%	23.8%	25.9%
Montana	302,882	26.6%	24.5%	21.8%	27.0%
Nevada	964,997	24.9%	24.7%	25.2%	25.2%
New Mexico	520,982	25.5%	24.6%	24.9%	25.0%
Utah	844,796	25.1%	25.4%*	24.6%	24.9%
Wyoming	174,938	24.9%	24.9%	25.1%	25.0%
Pacific:					
California	12,745,136	25.6%	24.8%	24.8%	24.8%
Hawaii	451,749	25.4%	24.8%	25.0%	24.8%
Oregon	1,360,008	25.6%	24.7%	24.6%	25.1%
Washington	2,259,188	23.4%	26.8%	24.7%	25.1%
States not shown separately	3,178,432	21.4%	17.1%	25.2%	36.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.1.a(2002) Standard error for percent of number of private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,110,022	0.29%	0.53%	0.46%	0.47%
New England:					
Connecticut	153,255	3.96%	3.49%	4.69%	2.83%
Maine	33,646	3.64%	3.41%	4.01%	2.77%
Massachusetts	317,302	3.03%	2.87%	4.09%	4.07%
New Hampshire	71,833	3.43%	3.44%	1.91%	2.51%
Middle Atlantic:					
New Jersey	294,039	4.07%	4.11%	4.05%	4.56%
New York	487,857	2.40%	2.26%	2.39%	1.81%
Pennsylvania	298,575	2.16%	2.75%	2.67%	2.93%
East North Central:					
Illinois	320,812	2.45%	3.04%	3.25%	3.58%
Indiana	212,409	1.70%	3.51%	2.61%	2.36%
Michigan	250,709	2.72%	3.12%	3.39%	2.71%
Ohio	245,249	1.96%	2.20%	2.30%	1.98%
Wisconsin	148,998	1.92%	3.24%	3.29%	3.66%
West North Central:					
Iowa	74,424	3.74%	2.94%	3.14%	1.49%
Kansas	93,245	4.01%	1.70%	3.27%	4.34%
Minnesota	256,274	2.54%	4.04%	3.52%	5.39%*
Missouri	167,018	3.53%	2.86%	2.12%	3.09%
Nebraska	51,341	2.84%	3.73%	2.45%	3.65%
South Atlantic:					
Delaware	41,192	2.10%	3.31%	4.00%*	3.58%
Florida	383,435	3.20%	2.66%	4.25%	4.02%
Georgia	328,178	3.52%	3.43%	3.08%	5.21%*
Maryland	176,328	1.67%	3.59%	2.81%	3.38%
North Carolina	317,639	3.36%	3.60%	4.09%	4.68%*
South Carolina	117,662	2.72%	3.74%	2.56%	2.50%
Virginia	315,396	2.22%	4.97%	2.81%	4.72%*
West Virginia	22,408	2.66%	2.36%	2.32%	3.76%
East South Central:					
Alabama	143,851	3.53%	2.14%	3.72%	3.28%
Kentucky	88,039	3.49%	1.70%	3.82%	3.89%
Mississippi	55,033	3.06%	3.10%	4.41%	3.19%
Tennessee	159,009	2.98%	5.41%	3.13%	3.81%
West South Central:					
Louisiana	139,548	3.43%	4.97%	3.52%	3.79%
Oklahoma	149,714	2.76%	6.52%*	5.73%	3.88%
Texas	357,933	1.64%	2.39%	2.87%	3.77%
Mountain:					
Arizona	122,399	2.78%	3.90%	4.05%	2.37%
Colorado	218,546	5.04%*	5.04%	3.34%	4.29%
Montana	32,262	1.53%	2.74%	2.47%	3.83%
Nevada	57,028	3.01%	4.01%	4.32%	3.03%
New Mexico	25,695	2.67%	3.60%	2.65%	2.39%
Utah	80,297	3.43%	4.79%*	3.46%	3.21%
Wyoming	9,327	2.60%	3.61%	4.08%	3.85%
Pacific:					
California	469,983	1.78%	1.87%	1.87%	2.63%
Hawaii	31,943	3.50%	2.74%	4.19%	1.86%
Oregon	92,933	2.73%	2.44%	3.85%	3.64%
Washington	124,433	3.72%	4.49%	4.11%	5.19%
States not shown separately	261,753	2.77%	2.10%	2.19%	4.56%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.2(2002) Percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	88.3%	72.4%	88.1%	95.9%	97.4%
New England:					
Connecticut	91.9%	77.9%	96.0%	98.6%	96.1%
Maine	82.9%	63.5%	86.0%	87.5%	95.0%
Massachusetts	92.5%	80.2%	92.4%	97.9%	98.5%
New Hampshire	90.9%	80.3%	90.8%	94.2%	98.4%
Middle Atlantic:					
New Jersey	90.9%	78.5%	91.8%	95.5%	97.9%
New York	90.7%	75.9%	93.4%	96.4%	97.5%
Pennsylvania	91.0%	71.7%	96.6%	98.1%	98.7%
East North Central:					
Illinois	89.9%	73.5%	91.4%	96.1%	98.4%
Indiana	89.0%	75.3%	87.0%	97.3%	96.3%
Michigan	91.4%	78.3%	92.7%	97.6%	97.1%
Ohio	91.1%	77.0%	89.9%	98.2%	99.0%
Wisconsin	89.9%	73.7%	93.9%	96.6%	95.7%
West North Central:					
Iowa	85.2%	63.8%	84.9%	95.5%	96.7%
Kansas	88.1%	76.5%	84.6%	92.2%	98.8%
Minnesota	88.8%	69.8%	91.0%	96.4%	98.0%
Missouri	89.5%	75.1%	88.3%	96.2%	98.3%
Nebraska	84.5%	67.7%	77.6%	96.1%	96.4%
South Atlantic:					
Delaware	89.3%	69.8%	91.5%	98.9%	99.0%
Florida	87.7%	73.8%	88.7%	93.4%	94.8%
Georgia	90.0%	77.2%	88.6%	96.3%	98.2%
Maryland	89.5%	79.0%	91.3%	94.2%	92.5%
North Carolina	88.0%	70.9%	85.8%	98.3%	97.1%
South Carolina	80.3%	55.7%	78.7%	93.8%	97.1%
Virginia	90.2%	80.1%	87.2%	96.3%	97.2%
West Virginia	83.2%	64.6%	84.0%	94.0%	90.9%
East South Central:					
Alabama	90.6%	78.6%	89.8%	95.8%	98.5%
Kentucky	89.8%	74.7%	88.8%	96.3%	99.0%
Mississippi	84.3%	66.6%	82.9%	91.1%	96.6%
Tennessee	81.9%	69.4%	74.9%	86.2%	97.0%
West South Central:					
Louisiana	86.2%	68.4%	86.1%	94.3%	95.7%
Oklahoma	84.8%	63.9%	92.7%	88.9%	94.4%
Texas	86.3%	67.7%	84.2%	96.0%	97.4%
Mountain:					
Arizona	87.0%	73.5%	85.6%	94.3%	94.2%
Colorado	88.4%	77.4%	84.1%	94.5%	97.6%
Montana	72.7%	44.5%	67.6%	89.5%	91.5%
Nevada	91.1%	75.9%	94.5%	97.1%	96.8%
New Mexico	77.9%	56.0%	77.2%	83.6%	95.1%
Utah	87.7%	69.7%	88.4%	95.2%	97.5%
Wyoming	74.2%	39.6%	76.4%	86.3%	94.1%
Pacific:					
California	86.0%	65.9%	86.2%	95.9%	96.9%
Hawaii	98.2%	94.1%	99.7%	99.8%	99.3%
Oregon	87.9%	77.1%	80.1%	97.5%	97.3%
Washington	87.2%	64.2%	89.3%	96.5%	97.4%
States not shown separately	84.6%	61.7%	75.3%	92.5%	96.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2(2002) Standard error for percent of private-sector employees in establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.20%	0.60%	0.45%	0.25%	0.30%
New England:					
Connecticut	1.46%	4.72%	1.01%	0.48%	1.73%
Maine	2.05%	7.22%	3.67%	2.95%	1.07%
Massachusetts	1.14%	2.39%	2.26%	0.77%	2.22%
New Hampshire	1.17%	2.47%	3.88%	2.07%	0.54%
Middle Atlantic:					
New Jersey	1.11%	6.93%	4.61%	3.00%	0.96%
New York	1.05%	3.99%	1.20%	0.83%	0.99%
Pennsylvania	1.33%	2.48%	1.11%	0.66%	1.43%
East North Central:					
Illinois	1.50%	4.98%	1.77%	0.99%	0.89%
Indiana	1.06%	3.52%	2.75%	0.82%	1.21%
Michigan	0.86%	4.80%	1.84%	0.67%	2.38%
Ohio	1.01%	4.98%	2.46%	0.63%	0.32%
Wisconsin	1.14%	3.16%	1.70%	1.28%	2.16%
West North Central:					
Iowa	1.60%	3.98%	3.09%	2.11%	1.62%
Kansas	1.09%	4.29%	2.02%	2.94%	0.82%
Minnesota	1.48%	3.11%	2.67%	1.23%	2.24%
Missouri	1.40%	5.40%	1.53%	0.88%	0.70%
Nebraska	1.75%	5.75%	3.18%	1.04%	1.67%
South Atlantic:					
Delaware	1.81%	5.13%	1.77%	0.96%	0.40%
Florida	1.38%	2.30%	2.25%	2.91%	1.97%
Georgia	1.92%	6.28%	2.17%	1.65%	1.60%
Maryland	2.03%	2.91%	2.94%	0.70%	3.29%
North Carolina	1.55%	3.15%	1.27%	0.75%	4.12%
South Carolina	2.41%	5.73%	4.27%	2.21%	1.09%
Virginia	0.98%	4.02%	3.64%	1.41%	1.66%
West Virginia	1.22%	3.60%	3.92%	2.45%	3.00%
East South Central:					
Alabama	1.45%	3.27%	6.73%	1.46%	0.67%
Kentucky	0.98%	3.55%	1.93%	2.37%	0.58%
Mississippi	2.25%	4.37%	5.76%	3.08%	0.96%
Tennessee	2.86%	4.29%	6.01%	4.21%	0.72%
West South Central:					
Louisiana	1.57%	4.23%	7.18%	1.11%	2.74%
Oklahoma	2.15%	4.13%	10.20%	3.19%	1.69%
Texas	1.17%	2.96%	2.07%	0.75%	0.99%
Mountain:					
Arizona	1.14%	4.90%	5.82%	2.30%	1.91%
Colorado	3.13%	8.72%	7.64%	1.28%	1.05%
Montana	2.11%	5.81%	2.43%	2.30%	4.04%
Nevada	1.42%	3.77%	2.66%	3.01%	1.61%
New Mexico	2.37%	5.23%	6.13%	3.55%	1.33%
Utah	1.07%	4.84%	5.38%	1.56%	2.03%
Wyoming	1.60%	5.44%	3.87%	5.00%	2.34%
Pacific:					
California	1.42%	2.99%	2.57%	0.47%	1.15%
Hawaii	0.42%	1.28%	0.22%	0.19%	0.45%
Oregon	1.12%	4.79%	3.13%	1.46%	2.16%
Washington	1.75%	6.98%	2.24%	1.31%	1.83%
States not shown separately	2.19%	5.01%	4.03%	1.57%	1.00%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.a(2002) Percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	77.1%	55.5%	73.8%	83.7%	89.9%
New England:					
Connecticut	72.5%	52.5%	72.4%	69.3%	93.7%
Maine	75.7%	60.7%	60.6%	83.9%	92.2%
Massachusetts	74.6%	59.1%	75.4%	72.8%	87.7%
New Hampshire	70.2%	53.7%	70.5%	71.1%	82.8%
Middle Atlantic:					
New Jersey	77.2%	52.9%	70.7%	88.5%	92.0%
New York	76.9%	64.7%	69.1%	81.5%	89.4%
Pennsylvania	80.8%	61.3%	77.0%	90.9%	89.6%
East North Central:					
Illinois	77.7%	58.6%	68.9%	85.6%	92.4%
Indiana	76.0%	55.9%	66.1%	84.7%	91.4%
Michigan	73.5%	55.3%	63.4%	80.0%	91.7%
Ohio	78.6%	51.7%	80.8%	91.1%	85.0%
Wisconsin	75.7%	45.9%	77.9%	80.0%	92.3%
West North Central:					
Iowa	79.8%	60.8%	74.4%	85.8%	91.0%
Kansas	74.3%	47.3%	71.6%	77.1%	94.3%
Minnesota	73.7%	52.1%	66.6%	89.1%	80.6%
Missouri	73.0%	51.7%	66.1%	82.4%	86.3%
Nebraska	80.1%	54.0%	78.4%	85.4%	94.3%
South Atlantic:					
Delaware	78.3%	52.1%	74.6%	91.0%	89.4%
Florida	75.5%	59.2%	68.6%	79.1%	91.5%
Georgia	79.3%	47.8%	76.9%	92.0%	94.1%
Maryland	76.6%	57.4%	73.1%	79.5%	92.6%
North Carolina	84.0%	58.4%	83.2%	93.4%	94.0%
South Carolina	78.0%	46.7%	73.2%	87.2%	93.9%
Virginia	73.8%	55.7%	71.5%	87.1%	77.9%
West Virginia	77.7%	53.5%	76.6%	86.6%	86.9%
East South Central:					
Alabama	77.7%	59.4%	69.0%	83.4%	94.6%
Kentucky	80.6%	59.6%	74.7%	87.3%	94.9%
Mississippi	76.0%	59.6%	63.0%	79.5%	95.0%
Tennessee	80.1%	57.1%	71.5%	90.5%	93.7%
West South Central:					
Louisiana	73.6%	43.8%	70.5%	85.6%	85.5%
Oklahoma	76.7%	47.8%	88.3%	76.9%	86.6%
Texas	79.1%	55.0%	76.0%	87.1%	90.7%
Mountain:					
Arizona	74.2%	49.5%	70.4%	83.8%	86.7%
Colorado	79.4%	66.3%	75.5%	80.2%	92.0%
Montana	75.3%	55.3%	61.5%	80.4%	90.0%
Nevada	74.3%	59.2%	67.8%	80.8%	85.4%
New Mexico	69.6%	47.6%	55.3%	81.9%	83.4%
Utah	79.5%	57.5%	78.4%	88.1%	88.0%
Wyoming	71.7%	56.5%	67.3%	82.6%	71.5%
Pacific:					
California	76.4%	58.4%	71.6%	80.2%	89.4%
Hawaii	84.2%	67.4%	82.9%	91.6%	94.3%
Oregon	75.6%	53.4%	72.2%	83.8%	88.4%
Washington	77.0%	60.7%	69.2%	82.5%	89.3%
States not shown separately	78.1%	51.0%	67.2%	83.4%	88.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.a(2002) Standard error for percent of private-sector employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.59%	0.47%	0.94%	1.09%	0.86%
New England:					
Connecticut	2.54%	5.62%	4.90%	5.96%	1.14%
Maine	2.44%	4.47%	4.93%	3.45%	1.24%
Massachusetts	3.67%	3.77%	3.97%	6.72%	3.35%
New Hampshire	1.67%	3.57%	4.92%	5.74%	2.54%
Middle Atlantic:					
New Jersey	3.21%	6.37%	1.44%	2.31%	3.21%
New York	1.68%	2.61%	3.94%	3.06%	2.38%
Pennsylvania	1.64%	2.41%	2.59%	1.93%	2.75%
East North Central:					
Illinois	2.66%	5.86%	4.35%	3.25%	1.64%
Indiana	2.69%	4.85%	3.85%	3.18%	2.91%
Michigan	3.16%	3.73%	5.27%	5.49%	1.87%
Ohio	1.23%	3.20%	1.24%	2.25%	3.94%
Wisconsin	2.89%	4.05%	2.70%	4.96%	1.61%
West North Central:					
Iowa	1.75%	5.19%	4.37%	3.37%	2.03%
Kansas	3.75%	6.78%	4.69%	5.97%	1.42%
Minnesota	2.34%	3.05%	4.90%	1.82%	4.41%
Missouri	3.26%	6.53%	3.31%	3.84%	5.21%
Nebraska	1.94%	5.24%	2.57%	3.93%	0.81%
South Atlantic:					
Delaware	2.09%	4.38%	2.21%	2.53%	3.39%
Florida	3.06%	5.10%	4.70%	4.75%	1.56%
Georgia	3.00%	6.53%	4.14%	1.11%	1.97%
Maryland	2.17%	2.51%	5.59%	3.76%	1.56%
North Carolina	1.95%	4.46%	4.13%	1.19%	2.13%
South Carolina	1.89%	4.79%	4.67%	2.69%	1.49%
Virginia	1.50%	5.86%	3.47%	2.89%	5.75%
West Virginia	2.14%	6.70%	2.73%	1.88%	5.67%
East South Central:					
Alabama	1.80%	4.10%	6.93%	3.22%	1.07%
Kentucky	1.87%	4.22%	4.78%	4.81%	1.00%
Mississippi	3.41%	4.27%	7.31%	3.88%	1.31%
Tennessee	3.09%	4.02%	6.60%	2.42%	1.67%
West South Central:					
Louisiana	2.05%	3.29%	4.77%	2.49%	3.06%
Oklahoma	3.60%	5.85%	6.29%	5.65%	2.12%
Texas	1.27%	3.66%	2.94%	1.68%	1.91%
Mountain:					
Arizona	2.21%	4.92%	3.57%	2.27%	1.93%
Colorado	2.41%	7.98%	5.04%	3.92%	2.30%
Montana	2.55%	7.47%	3.85%	2.82%	3.44%
Nevada	1.68%	4.98%	5.91%	2.18%	2.11%
New Mexico	2.93%	5.86%	6.01%	2.55%	3.45%
Utah	2.78%	5.32%	5.90%	1.92%	3.20%
Wyoming	3.51%	2.29%	6.20%	2.32%	6.81%
Pacific:					
California	1.95%	2.95%	3.23%	3.83%	2.33%
Hawaii	1.74%	5.26%	1.83%	2.20%	1.68%
Oregon	2.54%	4.33%	3.74%	1.97%	3.91%
Washington	1.80%	5.96%	3.67%	2.40%	2.99%
States not shown separately	2.91%	2.42%	2.32%	2.47%	5.98%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.a.(1)(2002) Percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	81.0%	67.5%	75.1%	84.3%	88.8%
New England:					
Connecticut	82.4%	63.5%	80.1%	87.5%	88.7%
Maine	77.8%	60.3%	75.6%	80.3%	84.9%
Massachusetts	79.8%	68.1%	79.4%	77.3%	88.5%
New Hampshire	79.6%	70.7%	79.5%	81.9%	82.7%
Middle Atlantic:					
New Jersey	82.8%	71.6%	75.4%	86.0%	90.4%
New York	77.7%	62.5%	73.1%	81.7%	86.1%
Pennsylvania	82.6%	68.1%	77.0%	88.6%	89.0%
East North Central:					
Illinois	82.5%	76.7%	72.7%	86.9%	88.0%
Indiana	83.3%	67.9%	79.2%	85.9%	90.8%
Michigan	81.7%	70.0%	74.3%	83.6%	90.5%
Ohio	78.1%	63.1%	72.7%	81.7%	85.8%
Wisconsin	81.1%	65.0%	75.9%	85.9%	87.5%
West North Central:					
Iowa	78.5%	59.2%	74.5%	84.0%	84.7%
Kansas	78.9%	61.3%	71.6%	80.3%	89.3%
Minnesota	79.9%	72.0%	73.3%	83.8%	84.5%
Missouri	81.6%	74.7%	71.7%	84.9%	88.5%
Nebraska	78.4%	65.3%	72.6%	79.5%	86.3%
South Atlantic:					
Delaware	83.2%	61.8%	82.0%	89.2%	87.6%
Florida	82.4%	66.9%	76.7%	87.5%	90.2%
Georgia	79.8%	55.7%	76.3%	84.4%	87.6%
Maryland	76.1%	70.6%	78.5%	69.9%	82.6%
North Carolina	83.6%	49.8%	80.5%	91.6%	93.2%
South Carolina	80.5%	58.2%	75.3%	81.8%	90.0%
Virginia	77.1%	64.8%	64.1%	82.7%	89.0%
West Virginia	76.6%	53.2%	71.4%	77.4%	89.9%
East South Central:					
Alabama	73.7%	51.8%	66.8%	79.1%	84.6%
Kentucky	84.7%	70.3%	81.4%	87.8%	91.0%
Mississippi	79.9%	61.4%	82.0%	81.5%	85.4%
Tennessee	79.4%	65.1%	77.3%	75.6%	89.6%
West South Central:					
Louisiana	80.9%	68.7%	76.5%	80.2%	89.4%
Oklahoma	77.4%	60.8%	70.7%	80.7%	86.4%
Texas	85.0%	72.6%	78.1%	87.4%	92.9%
Mountain:					
Arizona	81.5%	70.4%	76.8%	81.4%	89.9%
Colorado	81.0%	70.7%	84.4%	77.8%	87.1%
Montana	83.5%	65.8%	76.0%	85.8%	90.5%
Nevada	80.3%	74.7%	68.3%	84.4%	88.3%
New Mexico	74.1%	55.6%	69.6%	70.8%	85.7%
Utah	80.5%	63.9%	82.1%	81.4%	86.0%
Wyoming	82.1%	71.6%	74.2%	86.0%	87.3%
Pacific:					
California	81.1%	69.8%	72.8%	83.9%	89.7%
Hawaii	82.9%	78.5%	85.7%	79.7%	86.8%
Oregon	85.6%	68.1%	86.2%	86.5%	93.1%
Washington	80.9%	71.8%	76.2%	79.6%	89.4%
States not shown separately	83.7%	66.1%	72.5%	82.1%	91.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.a.(1)(2002) Standard error for percent of private-sector employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.22%	0.75%	0.62%	0.41%	0.57%
New England:					
Connecticut	1.63%	4.79%	1.85%	2.62%	1.04%
Maine	1.47%	5.67%	1.37%	2.32%	2.07%
Massachusetts	1.16%	2.80%	2.32%	2.74%	1.46%
New Hampshire	1.56%	3.30%	4.05%	1.91%	1.50%
Middle Atlantic:					
New Jersey	1.56%	4.23%	3.33%	1.65%	0.99%
New York	1.26%	2.63%	2.25%	1.33%	1.91%
Pennsylvania	1.42%	2.86%	1.92%	2.34%	0.97%
East North Central:					
Illinois	0.77%	3.97%	2.61%	2.09%	1.40%
Indiana	1.09%	4.73%	2.29%	1.66%	1.36%
Michigan	1.86%	2.80%	3.36%	3.23%	1.33%
Ohio	1.80%	3.56%	2.29%	3.97%	1.76%
Wisconsin	1.53%	3.56%	2.19%	1.56%	2.30%
West North Central:					
Iowa	1.87%	3.42%	2.90%	2.50%	2.34%
Kansas	1.60%	4.94%	4.19%	2.27%	1.28%
Minnesota	1.88%	2.87%	2.74%	1.78%	2.77%
Missouri	1.65%	6.98%	2.84%	2.01%	1.43%
Nebraska	1.20%	6.14%	3.92%	1.83%	2.24%
South Atlantic:					
Delaware	1.59%	4.32%	2.24%	1.99%	3.10%
Florida	1.81%	2.23%	2.02%	2.68%	2.53%
Georgia	1.65%	6.46%	3.20%	2.74%	3.56%
Maryland	1.07%	2.33%	2.64%	2.45%	1.79%
North Carolina	2.17%	6.70%	1.61%	1.96%	1.40%
South Carolina	1.68%	5.13%	3.01%	4.21%	1.04%
Virginia	2.72%	4.10%	5.03%	1.36%	3.26%
West Virginia	1.77%	6.15%	3.19%	5.39%	1.28%
East South Central:					
Alabama	1.72%	4.81%	4.44%	3.33%	1.89%
Kentucky	1.72%	4.32%	2.63%	2.83%	1.50%
Mississippi	2.60%	6.01%	2.71%	3.26%	5.94%
Tennessee	1.16%	2.80%	2.89%	3.68%	1.14%
West South Central:					
Louisiana	1.60%	5.74%	8.07%	2.80%	2.25%
Oklahoma	2.23%	5.82%	4.66%	3.64%	1.95%
Texas	1.12%	2.62%	1.99%	1.25%	1.30%
Mountain:					
Arizona	2.46%	3.48%	3.72%	3.96%	2.72%
Colorado	1.01%	7.46%	3.70%	3.75%	2.16%
Montana	1.21%	4.38%	3.30%	1.58%	2.52%
Nevada	2.62%	4.02%	5.12%	3.28%	2.16%
New Mexico	1.73%	4.30%	5.27%	5.14%	3.76%
Utah	2.21%	5.32%	4.46%	5.31%	4.17%
Wyoming	1.68%	5.70%	3.05%	2.06%	2.18%
Pacific:					
California	1.29%	2.55%	2.71%	1.54%	1.48%
Hawaii	1.95%	4.24%	1.78%	3.93%	4.54%
Oregon	1.11%	4.87%	1.40%	1.29%	1.62%
Washington	2.28%	5.60%	1.74%	3.07%	2.70%
States not shown separately	2.16%	4.73%	3.37%	2.19%	2.29%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.b(2002) Percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	62.4%	37.5%	55.4%	70.6%	79.8%
New England:					
Connecticut	59.7%	33.4%	58.0%	60.7%	83.1%
Maine	58.9%	36.6%	45.8%	67.4%	78.3%
Massachusetts	59.5%	40.3%	59.9%	56.3%	77.6%
New Hampshire	55.9%	37.9%	56.1%	58.2%	68.4%
Middle Atlantic:					
New Jersey	64.0%	37.9%	53.3%	76.1%	83.2%
New York	59.7%	40.4%	50.5%	66.6%	77.0%
Pennsylvania	66.8%	41.7%	59.3%	80.6%	79.7%
East North Central:					
Illinois	64.1%	45.0%	50.1%	74.4%	81.3%
Indiana	63.3%	37.9%	52.4%	72.8%	82.9%
Michigan	60.0%	38.7%	47.1%	66.9%	83.0%
Ohio	61.4%	32.6%	58.8%	74.4%	73.0%
Wisconsin	61.4%	29.8%	59.1%	68.7%	80.7%
West North Central:					
Iowa	62.6%	36.0%	55.4%	72.1%	77.1%
Kansas	58.6%	29.0%	51.3%	61.9%	84.2%
Minnesota	58.9%	37.5%	48.8%	74.6%	68.1%
Missouri	59.6%	38.6%	47.4%	69.9%	76.4%
Nebraska	62.8%	35.3%	56.9%	68.0%	81.4%
South Atlantic:					
Delaware	65.1%	32.2%	61.2%	81.2%	78.3%
Florida	62.3%	39.6%	52.6%	69.2%	82.5%
Georgia	63.3%	26.6%	58.7%	77.6%	82.4%
Maryland	58.3%	40.5%	57.4%	55.6%	76.4%
North Carolina	70.2%	29.1%	67.0%	85.6%	87.6%
South Carolina	62.8%	27.1%	55.1%	71.3%	84.5%
Virginia	56.9%	36.1%	45.9%	72.0%	69.3%
West Virginia	59.5%	28.5%	54.7%	67.0%	78.2%
East South Central:					
Alabama	57.3%	30.8%	46.1%	66.0%	80.1%
Kentucky	68.3%	41.9%	60.8%	76.7%	86.4%
Mississippi	60.8%	36.6%	51.7%	64.8%	81.2%
Tennessee	63.6%	37.1%	55.3%	68.4%	84.0%
West South Central:					
Louisiana	59.6%	30.0%	53.9%	68.6%	76.5%
Oklahoma	59.4%	29.1%	62.4%	62.1%	74.8%
Texas	67.2%	39.9%	59.4%	76.2%	84.3%
Mountain:					
Arizona	60.5%	34.9%	54.0%	68.2%	77.9%
Colorado	64.3%	46.9%	63.7%	62.4%	80.1%
Montana	62.9%	36.4%	46.7%	68.9%	81.5%
Nevada	59.6%	44.3%	46.3%	68.3%	75.5%
New Mexico	51.6%	26.5%	38.5%	58.0%	71.5%
Utah	64.0%	36.8%	64.4%	71.7%	75.8%
Wyoming	58.8%	40.5%	49.9%	71.1%	62.5%
Pacific:					
California	61.9%	40.7%	52.2%	67.3%	80.2%
Hawaii	69.8%	52.9%	71.1%	73.0%	81.9%
Oregon	64.8%	36.3%	62.3%	72.5%	82.3%
Washington	62.3%	43.6%	52.7%	65.6%	79.8%
States not shown separately	65.4%	33.7%	48.7%	68.5%	81.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.2.b(2002) Standard error for percent of private-sector employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.49%	0.54%	0.79%	0.95%	1.05%
New England:					
Connecticut	2.55%	3.23%	4.10%	4.92%	1.63%
Maine	2.38%	4.47%	3.96%	3.29%	2.12%
Massachusetts	3.26%	3.74%	3.63%	6.24%	2.61%
New Hampshire	0.75%	3.62%	4.84%	4.67%	2.55%
Middle Atlantic:					
New Jersey	3.52%	4.06%	2.50%	3.03%	3.42%
New York	1.93%	2.68%	3.63%	2.73%	2.78%
Pennsylvania	2.05%	2.80%	2.28%	2.73%	2.05%
East North Central:					
Illinois	2.49%	5.23%	3.19%	3.17%	2.12%
Indiana	2.52%	3.99%	3.86%	2.69%	3.01%
Michigan	2.96%	2.86%	4.34%	5.43%	2.35%
Ohio	1.77%	1.66%	2.08%	3.75%	4.43%
Wisconsin	3.06%	3.78%	2.10%	4.32%	2.43%
West North Central:					
Iowa	2.33%	4.07%	3.91%	3.09%	2.40%
Kansas	3.18%	4.77%	3.90%	5.50%	2.15%
Minnesota	2.83%	2.90%	4.26%	2.61%	5.86%
Missouri	2.84%	3.84%	3.24%	3.88%	4.88%
Nebraska	1.77%	2.77%	4.55%	3.78%	2.18%
South Atlantic:					
Delaware	2.29%	3.58%	1.60%	2.35%	4.67%
Florida	2.94%	3.76%	3.41%	4.86%	3.04%
Georgia	2.48%	5.70%	3.73%	2.67%	3.59%
Maryland	1.79%	2.60%	5.10%	3.17%	2.03%
North Carolina	2.58%	3.91%	4.24%	2.54%	2.46%
South Carolina	1.79%	2.27%	3.80%	4.23%	1.81%
Virginia	2.27%	4.62%	5.07%	2.95%	4.44%
West Virginia	1.38%	3.40%	3.42%	4.45%	4.71%
East South Central:					
Alabama	1.67%	3.05%	5.77%	3.42%	1.94%
Kentucky	2.47%	4.32%	4.11%	5.07%	1.59%
Mississippi	3.20%	3.00%	5.82%	4.60%	5.47%
Tennessee	2.40%	3.58%	5.08%	3.77%	2.17%
West South Central:					
Louisiana	2.29%	3.98%	6.93%	3.21%	3.89%
Oklahoma	3.17%	3.67%	5.86%	5.66%	2.59%
Texas	1.69%	3.69%	2.52%	2.08%	2.09%
Mountain:					
Arizona	2.47%	3.58%	3.71%	3.36%	3.45%
Colorado	2.32%	7.90%	5.23%	4.04%	2.95%
Montana	2.80%	5.65%	3.89%	2.07%	4.09%
Nevada	1.69%	4.22%	4.54%	3.15%	2.45%
New Mexico	2.49%	3.65%	4.46%	3.62%	4.59%
Utah	3.44%	4.81%	7.03%	4.55%	4.48%
Wyoming	3.34%	3.39%	5.06%	2.66%	6.58%
Pacific:					
California	2.23%	3.15%	3.15%	3.33%	2.76%
Hawaii	2.19%	4.64%	2.51%	3.63%	4.30%
Oregon	2.21%	3.36%	3.34%	2.10%	4.47%
Washington	2.44%	5.79%	2.50%	3.53%	3.28%
States not shown separately	3.61%	3.80%	3.13%	2.97%	6.24%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3(2002) Number of full-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	89,099,457	16,999,928	21,784,021	24,399,640	25,915,868
New England:					
Connecticut	1,234,063	203,928	255,417	399,905	374,813
Maine	374,760	74,093	84,184	103,105	113,379
Massachusetts	2,222,789	410,238	488,111	602,504	721,935
New Hampshire	369,394	71,334	88,834	93,920	115,306
Middle Atlantic:					
New Jersey	3,069,227	639,501	741,491	818,730	869,505
New York	5,711,255	1,174,011	1,262,837	1,580,194	1,694,212
Pennsylvania	4,059,147	736,311	999,597	1,076,690	1,246,550
East North Central:					
Illinois	4,172,062	783,327	971,311	1,201,876	1,215,548
Indiana	2,077,603	412,834	470,523	575,482	618,764
Michigan	2,813,377	520,719	629,264	783,825	879,569
Ohio	3,797,964	694,005	899,538	1,098,133	1,106,287
Wisconsin	1,855,400	291,679	488,040	509,514	566,166
West North Central:					
Iowa	921,067	149,712	221,714	262,551	287,090
Kansas	824,394	110,887	213,294	240,171	260,042
Minnesota	1,716,115	303,990	425,023	518,110	468,992*
Missouri	1,809,233	366,018*	421,931	487,003	534,282
Nebraska	564,131	87,376	143,246	161,299	172,210
South Atlantic:					
Delaware	297,932	59,402	73,013	79,525	85,993
Florida	4,865,578	966,893	1,186,531	1,306,522	1,405,631
Georgia	2,893,405	534,724	748,115	718,154	892,411*
Maryland	1,728,475	313,557	415,422*	485,887	513,610
North Carolina	2,747,623	491,530	688,177	772,822	795,095*
South Carolina	1,142,416	208,489	269,192	326,242	338,493
Virginia	2,367,354	444,133	616,587*	633,511	673,124*
West Virginia	428,598	75,162	106,135	115,807	131,494
East South Central:					
Alabama	1,185,477	221,039	273,983	319,976	370,479
Kentucky	1,184,675	221,953	288,860	328,530	345,332
Mississippi	703,873	142,349	152,156	203,074	206,294
Tennessee	1,784,990	331,031	402,600	523,310	528,048
West South Central:					
Louisiana	1,180,439	194,801	300,215	332,378	353,045
Oklahoma	919,736	180,150	204,438*	273,713	261,435
Texas	6,706,562	1,283,848	1,741,922	1,834,100	1,846,693
Mountain:					
Arizona	1,454,565	251,655	349,925	423,165	429,819
Colorado	1,588,873	322,168*	382,428	403,371	480,907
Montana	218,786	40,759	46,450	56,694	74,883
Nevada	785,066	147,670	188,588	220,681	228,127
New Mexico	386,026	73,421	78,089	112,865	121,651
Utah	696,505	126,930	182,179*	187,926	199,469
Wyoming	133,762	21,983	34,304	38,685	38,791
Pacific:					
California	10,405,189	2,151,371	2,510,034	2,767,634	2,976,149
Hawaii	353,564	65,624	85,781	97,487	104,671
Oregon	1,030,717	208,640	260,715	253,055	308,307
Washington	1,772,475	302,452	473,454	474,076	522,493
States not shown separately	2,544,815	372,406	392,548	697,629	1,082,231

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.3(2002) Standard error for number of full-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,025,765	285,531	407,740	510,770	804,189
New England:					
Connecticut	127,781	27,764	29,956	119,285	34,585
Maine	27,065	12,788	14,098	15,695	16,778
Massachusetts	179,147	31,000	75,896	94,549	133,872
New Hampshire	36,394	8,884	25,661	9,087	10,869
Middle Atlantic:					
New Jersey	286,502	180,590	141,864	125,470	210,995
New York	325,269	128,591	147,630	159,386	154,106
Pennsylvania	289,353	64,185	94,598	175,489	200,412
East North Central:					
Illinois	281,609	97,378	130,693	193,538	190,411
Indiana	202,180	80,165	63,564	71,098	93,212
Michigan	191,753	67,201	114,443	89,648	143,603
Ohio	186,642	93,041	80,998	106,571	105,417
Wisconsin	133,773	30,916	90,221	66,706	101,015
West North Central:					
Iowa	73,908	23,238	21,806	49,336	28,531
Kansas	90,260	12,206	19,767	28,343	71,924
Minnesota	176,364	38,404	95,669	57,596	149,380*
Missouri	128,231	125,827*	37,222	61,170	82,440
Nebraska	47,314	18,918	20,363	18,583	36,481
South Atlantic:					
Delaware	33,724	10,055	8,249	23,396	13,398
Florida	341,985	100,075	155,595	241,446	332,601
Georgia	325,477	76,708	107,712	102,483	303,287*
Maryland	162,660	46,841	138,938*	64,599	69,329
North Carolina	309,362	56,499	119,063	154,878	253,945*
South Carolina	64,819	28,125	41,599	35,977	39,041
Virginia	320,627	63,138	187,374*	68,966	258,252*
West Virginia	22,697	9,838	12,678	14,593	18,149
East South Central:					
Alabama	102,697	29,326	27,150	67,994	69,675
Kentucky	90,247	36,773	37,251	62,920	60,533
Mississippi	48,881	25,001	17,374	46,197	24,324
Tennessee	116,965	37,525	94,597	86,640	62,466
West South Central:					
Louisiana	122,518	26,178	73,481	32,599	86,613
Oklahoma	135,735	21,352	135,686*	63,359	25,180
Texas	349,098	67,231	189,190	217,569	325,495
Mountain:					
Arizona	94,296	34,446	50,560	79,980	48,164
Colorado	178,308	135,358*	108,375	70,084	63,846
Montana	29,805	7,553	3,637	6,325	21,516
Nevada	52,906	20,514	40,030	49,070	28,159
New Mexico	14,133	7,924	7,295	12,863	12,608
Utah	85,470	10,572	68,819*	33,682	31,143
Wyoming	8,651	3,124	4,415	9,213	5,556
Pacific:					
California	488,687	239,609	237,259	159,577	376,818
Hawaii	34,464	9,891	10,140	29,116	8,798
Oregon	54,416	32,473	16,601	38,713	49,582
Washington	116,637	72,018	110,677	75,491	145,875
States not shown separately	249,480	52,986	53,689	75,431	237,853

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.3.a(2002) Percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	89,099,457	19.1%	24.4%	27.4%	29.1%
New England:					
Connecticut	1,234,063	16.5%	20.7%	32.4%	30.4%
Maine	374,760	19.8%	22.5%	27.5%	30.3%
Massachusetts	2,222,789	18.5%	22.0%	27.1%	32.5%
New Hampshire	369,394	19.3%	24.0%	25.4%	31.2%
Middle Atlantic:					
New Jersey	3,069,227	20.8%	24.2%	26.7%	28.3%
New York	5,711,255	20.6%	22.1%	27.7%	29.7%
Pennsylvania	4,059,147	18.1%	24.6%	26.5%	30.7%
East North Central:					
Illinois	4,172,062	18.8%	23.3%	28.8%	29.1%
Indiana	2,077,603	19.9%	22.6%	27.7%	29.8%
Michigan	2,813,377	18.5%	22.4%	27.9%	31.3%
Ohio	3,797,964	18.3%	23.7%	28.9%	29.1%
Wisconsin	1,855,400	15.7%	26.3%	27.5%	30.5%
West North Central:					
Iowa	921,067	16.3%	24.1%	28.5%	31.2%
Kansas	824,394	13.5%	25.9%	29.1%	31.5%
Minnesota	1,716,115	17.7%	24.8%	30.2%	27.3%*
Missouri	1,809,233	20.2%*	23.3%	26.9%	29.5%
Nebraska	564,131	15.5%	25.4%	28.6%	30.5%
South Atlantic:					
Delaware	297,932	19.9%	24.5%	26.7%	28.9%
Florida	4,865,578	19.9%	24.4%	26.9%	28.9%
Georgia	2,893,405	18.5%	25.9%	24.8%	30.8%*
Maryland	1,728,475	18.1%	24.0%*	28.1%	29.7%
North Carolina	2,747,623	17.9%	25.0%	28.1%	28.9%*
South Carolina	1,142,416	18.2%	23.6%	28.6%	29.6%
Virginia	2,367,354	18.8%	26.0%*	26.8%	28.4%*
West Virginia	428,598	17.5%	24.8%	27.0%	30.7%
East South Central:					
Alabama	1,185,477	18.6%	23.1%	27.0%	31.3%
Kentucky	1,184,675	18.7%	24.4%	27.7%	29.1%
Mississippi	703,873	20.2%	21.6%	28.9%	29.3%
Tennessee	1,784,990	18.5%	22.6%	29.3%	29.6%
West South Central:					
Louisiana	1,180,439	16.5%	25.4%	28.2%	29.9%
Oklahoma	919,736	19.6%	22.2%*	29.8%	28.4%
Texas	6,706,562	19.1%	26.0%	27.3%	27.5%
Mountain:					
Arizona	1,454,565	17.3%	24.1%	29.1%	29.5%
Colorado	1,588,873	20.3%*	24.1%	25.4%	30.3%
Montana	218,786	18.6%	21.2%	25.9%	34.2%
Nevada	785,066	18.8%	24.0%	28.1%	29.1%
New Mexico	386,026	19.0%	20.2%	29.2%	31.5%
Utah	696,505	18.2%	26.2%*	27.0%	28.6%
Wyoming	133,762	16.4%	25.6%	28.9%	29.0%
Pacific:					
California	10,405,189	20.7%	24.1%	26.6%	28.6%
Hawaii	353,564	18.6%	24.3%	27.6%	29.6%
Oregon	1,030,717	20.2%	25.3%	24.6%	29.9%
Washington	1,772,475	17.1%	26.7%	26.7%	29.5%
States not shown separately	2,544,815	14.6%	15.4%	27.4%	42.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.3.a(2002) Standard error for percent of number of full-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	1,025,765	0.27%	0.53%	0.54%	0.64%
New England:					
Connecticut	127,781	2.36%	3.16%	5.48%	3.35%
Maine	27,065	3.09%	3.11%	4.16%	3.33%
Massachusetts	179,147	2.61%	2.88%	2.84%	4.53%
New Hampshire	36,394	2.61%	3.87%	2.27%	2.95%
Middle Atlantic:					
New Jersey	286,502	4.02%	4.65%	4.40%	4.94%
New York	325,269	2.37%	1.70%	2.48%	2.03%
Pennsylvania	289,353	1.85%	3.07%	3.08%	3.13%
East North Central:					
Illinois	281,609	1.99%	2.86%	3.55%	3.60%
Indiana	202,180	2.20%	2.71%	3.47%	2.50%
Michigan	191,753	2.66%	2.91%	3.61%	3.19%
Ohio	186,642	1.86%	2.32%	2.34%	2.31%
Wisconsin	133,773	1.56%	3.90%	3.72%	3.94%
West North Central:					
Iowa	73,908	3.17%	2.39%	3.23%	1.71%
Kansas	90,260	1.90%	2.15%	3.54%	4.46%
Minnesota	176,364	1.83%	4.16%	4.41%	4.96%*
Missouri	128,231	4.81%*	3.50%	2.68%	3.65%
Nebraska	47,314	2.89%	4.18%	3.06%	4.11%
South Atlantic:					
Delaware	33,724	2.47%	3.49%	4.20%	4.00%
Florida	341,985	2.77%	3.04%	4.44%	3.99%
Georgia	325,477	2.89%	3.64%	3.29%	5.66%*
Maryland	162,660	1.67%	4.24%*	3.88%	3.87%
North Carolina	309,362	2.09%	4.59%	4.62%	4.92%*
South Carolina	64,819	2.03%	3.54%	2.89%	2.93%
Virginia	320,627	2.02%	5.45%*	3.72%	5.18%*
West Virginia	22,697	2.29%	2.89%	2.48%	3.94%
East South Central:					
Alabama	102,697	2.55%	2.67%	3.39%	4.26%
Kentucky	90,247	3.34%	1.80%	4.12%	4.44%
Mississippi	48,881	3.22%	2.23%	4.91%	3.65%
Tennessee	116,965	2.37%	4.37%	3.41%	3.90%
West South Central:					
Louisiana	122,518	2.46%	4.76%	4.22%	4.26%
Oklahoma	135,735	3.09%	6.76%*	6.25%	4.40%
Texas	349,098	1.21%	2.42%	2.83%	3.71%
Mountain:					
Arizona	94,296	2.68%	3.23%	4.26%	2.33%
Colorado	178,308	4.83%*	5.35%	3.21%	4.71%
Montana	29,805	1.49%	2.46%	3.04%	4.44%
Nevada	52,906	2.50%	4.72%	4.59%	3.70%
New Mexico	14,133	1.88%	2.22%	2.95%	2.88%
Utah	85,470	2.94%	5.19%*	4.42%	4.00%
Wyoming	8,651	2.49%	3.88%	4.54%	3.31%
Pacific:					
California	488,687	1.95%	2.02%	2.00%	2.78%
Hawaii	34,464	3.23%	2.69%	4.73%	1.85%
Oregon	54,416	2.57%	2.56%	3.29%	3.83%
Washington	116,637	3.54%	5.25%	4.44%	5.75%
States not shown separately	249,480	2.13%	2.14%	3.03%	4.78%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.3.b(2002) Percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	91.3%	76.7%	89.3%	96.3%	97.8%
New England:					
Connecticut	95.3%	81.6%	96.4%	98.6%	98.6%
Maine	88.3%	71.4%	88.5%	92.2%	95.7%
Massachusetts	94.6%	84.9%	91.8%	98.1%	98.9%
New Hampshire	92.6%	85.5%	88.5%	94.3%	98.7%
Middle Atlantic:					
New Jersey	92.8%	82.5%	91.4%	95.9%	98.5%
New York	92.7%	78.6%	93.2%	97.5%	97.8%
Pennsylvania	94.8%	80.6%	96.8%	98.3%	98.7%
East North Central:					
Illinois	93.0%	80.8%	91.4%	96.7%	98.7%
Indiana	92.2%	82.7%	86.5%	97.5%	97.9%
Michigan	93.1%	78.6%	91.8%	97.7%	98.7%
Ohio	93.9%	80.4%	92.6%	98.3%	99.1%
Wisconsin	93.6%	78.4%	94.7%	96.9%	97.5%
West North Central:					
Iowa	90.4%	76.6%	85.5%	95.4%	96.8%
Kansas	91.6%	71.9%	87.4%	96.3%	99.2%
Minnesota	93.1%	78.5%	92.2%	97.0%	98.9%
Missouri	92.8%	83.2%	88.9%	97.0%	98.5%
Nebraska	88.6%	73.1%	79.7%	96.5%	96.5%
South Atlantic:					
Delaware	92.2%	73.0%	92.1%	99.0%	99.1%
Florida	89.2%	74.4%	89.4%	93.0%	95.8%
Georgia	91.6%	77.6%	89.3%	96.4%	98.2%
Maryland	91.9%	84.7%	91.4%	96.1%	92.6%
North Carolina	90.6%	73.2%	87.0%	98.3%	97.1%
South Carolina	86.0%	65.5%	78.4%	93.9%	97.2%
Virginia	92.9%	84.4%	89.8%	97.1%	97.7%
West Virginia	86.9%	65.3%	85.4%	94.3%	93.8%
East South Central:					
Alabama	92.2%	79.2%	89.6%	96.0%	98.6%
Kentucky	92.6%	80.6%	88.9%	97.1%	99.0%
Mississippi	86.8%	72.0%	80.2%	91.4%	97.3%
Tennessee	86.2%	70.3%	83.7%	86.8%	97.4%
West South Central:					
Louisiana	89.2%	71.1%	87.2%	94.7%	95.7%
Oklahoma	88.6%	70.6%	93.3%	91.1%	94.8%
Texas	88.7%	70.6%	85.0%	96.0%	97.5%
Mountain:					
Arizona	88.7%	74.0%	84.7%	94.7%	94.6%
Colorado	92.6%	82.9%	92.0%	94.6%	98.0%
Montana	78.8%	46.1%	68.9%	90.8%	93.6%
Nevada	93.7%	81.5%	94.8%	97.4%	97.2%
New Mexico	80.3%	56.9%	73.9%	84.1%	95.1%
Utah	92.2%	77.4%	91.2%	96.2%	98.6%
Wyoming	81.7%	49.9%	79.3%	89.4%	94.1%
Pacific:					
California	89.8%	71.8%	88.7%	96.6%	97.5%
Hawaii	99.1%	96.6%	99.7%	99.9%	99.5%
Oregon	90.8%	82.6%	82.6%	97.2%	98.2%
Washington	92.1%	75.0%	91.4%	97.2%	97.9%
States not shown separately	88.8%	68.3%	78.1%	92.7%	97.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b(2002) Standard error for percent of private-sector full-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.16%	0.74%	0.33%	0.30%	0.23%
New England:					
Connecticut	0.46%	3.08%	0.79%	0.50%	0.31%
Maine	1.89%	8.40%	3.66%	1.13%	1.15%
Massachusetts	0.77%	2.07%	2.21%	0.68%	2.10%
New Hampshire	1.11%	2.24%	3.81%	2.17%	0.58%
Middle Atlantic:					
New Jersey	1.22%	7.63%	4.94%	2.92%	0.80%
New York	0.83%	4.25%	1.56%	0.47%	1.03%
Pennsylvania	0.92%	2.31%	1.06%	0.58%	1.01%
East North Central:					
Illinois	1.04%	3.80%	1.65%	0.82%	0.69%
Indiana	0.87%	3.84%	2.76%	0.61%	0.96%
Michigan	0.88%	6.71%	1.97%	0.68%	0.90%
Ohio	1.11%	5.94%	2.15%	0.62%	0.29%
Wisconsin	1.03%	4.06%	1.52%	1.08%	1.21%
West North Central:					
Iowa	1.53%	4.50%	2.63%	2.27%	1.50%
Kansas	0.77%	4.73%	1.77%	1.27%	0.61%
Minnesota	0.69%	2.71%	2.90%	0.91%	0.56%
Missouri	1.22%	6.21%	1.86%	0.75%	0.71%
Nebraska	1.48%	7.07%	3.15%	1.08%	1.71%
South Atlantic:					
Delaware	1.64%	5.53%	2.07%	0.91%	0.41%
Florida	1.30%	3.23%	1.43%	3.32%	1.64%
Georgia	1.70%	5.67%	2.40%	1.48%	1.64%
Maryland	2.13%	3.11%	3.46%	0.74%	3.27%
North Carolina	1.61%	4.69%	1.70%	0.79%	4.10%
South Carolina	1.57%	6.62%	4.73%	2.25%	1.03%
Virginia	0.98%	4.73%	3.36%	1.39%	1.81%
West Virginia	1.14%	4.17%	2.48%	2.62%	2.45%
East South Central:					
Alabama	1.42%	3.08%	6.24%	1.22%	0.60%
Kentucky	1.03%	4.31%	2.19%	1.78%	0.54%
Mississippi	1.83%	4.50%	5.41%	3.09%	0.65%
Tennessee	1.69%	5.58%	3.28%	4.19%	0.73%
West South Central:					
Louisiana	1.73%	4.76%	7.44%	0.96%	2.73%
Oklahoma	1.42%	5.98%	9.86%	2.82%	1.58%
Texas	0.98%	3.49%	1.62%	0.79%	1.02%
Mountain:					
Arizona	1.24%	5.46%	6.33%	2.37%	1.80%
Colorado	1.36%	8.18%	4.42%	1.09%	0.87%
Montana	2.36%	7.27%	2.62%	2.32%	3.02%
Nevada	0.81%	3.11%	5.01%	2.85%	1.00%
New Mexico	1.95%	6.50%	5.19%	3.71%	1.36%
Utah	0.66%	4.84%	4.32%	2.37%	0.77%
Wyoming	1.28%	6.25%	4.23%	4.86%	2.09%
Pacific:					
California	1.61%	3.96%	2.41%	0.31%	1.02%
Hawaii	0.24%	1.46%	0.17%	0.13%	0.31%
Oregon	1.13%	5.40%	3.08%	1.82%	2.12%
Washington	1.10%	6.48%	2.16%	0.72%	1.85%
States not shown separately	1.65%	4.96%	4.03%	1.60%	1.13%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(1)(2002) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	87.3%	75.2%	85.3%	90.0%	92.7%
New England:					
Connecticut	84.6%	85.4%	85.5%	73.1%	95.8%
Maine	86.3%	74.8%	77.8%	88.6%	95.7%
Massachusetts	89.5%	83.9%	86.3%	93.2%	91.2%
New Hampshire	89.5%	80.8%	87.0%	92.0%	94.1%
Middle Atlantic:					
New Jersey	84.9%	66.5%	79.7%	92.1%	93.8%
New York	87.9%	80.8%	84.9%	90.4%	91.6%
Pennsylvania	90.4%	83.0%	86.2%	95.5%	93.0%
East North Central:					
Illinois	88.7%	78.8%	86.9%	88.9%	95.0%
Indiana	88.4%	71.4%	90.2%	89.9%	95.5%
Michigan	89.3%	80.0%	87.8%	89.1%	95.0%
Ohio	87.3%	69.2%	92.3%	92.8%	87.3%
Wisconsin	89.2%	76.1%	90.6%	88.7%	94.0%
West North Central:					
Iowa	91.8%	79.9%	89.9%	95.3%	94.9%
Kansas	87.1%	78.9%	85.6%	80.4%	96.8%
Minnesota	89.1%	75.5%	80.3%	95.6%	96.7%
Missouri	82.0%	60.9%	80.0%	90.6%	88.1%
Nebraska	92.3%	83.8%	90.2%	91.0%	98.1%
South Atlantic:					
Delaware	86.8%	72.1%	85.2%	93.4%	89.5%
Florida	86.8%	77.1%	84.5%	86.5%	94.0%
Georgia	85.9%	58.7%	81.1%	95.6%	94.8%
Maryland	87.1%	74.8%	89.0%	84.6%	94.8%
North Carolina	90.9%	67.0%	93.7%	95.6%	95.2%
South Carolina	87.6%	64.3%	85.4%	89.5%	96.8%
Virginia	81.6%	72.7%	79.3%	92.3%	78.6%
West Virginia	88.4%	79.0%	89.2%	92.6%	87.9%
East South Central:					
Alabama	92.8%	83.8%	89.7%	94.8%	97.5%
Kentucky	91.0%	81.6%	88.8%	91.3%	97.4%
Mississippi	87.7%	72.6%	89.8%	85.1%	96.6%
Tennessee	88.2%	66.6%	86.6%	92.3%	95.4%
West South Central:					
Louisiana	84.1%	65.2%	81.4%	91.2%	87.4%
Oklahoma	85.1%	61.7%	98.2%	81.7%	90.5%
Texas	88.1%	77.2%	84.3%	91.8%	93.1%
Mountain:					
Arizona	87.3%	78.9%	87.1%	87.5%	91.0%
Colorado	88.4%	78.9%	86.9%	88.0%	95.1%
Montana	89.7%	89.3%	83.3%	87.3%	94.5%
Nevada	84.5%	79.7%	79.4%	87.0%	88.8%
New Mexico	84.0%	72.6%	83.4%	87.0%	86.0%
Utah	88.6%	79.8%	87.9%	91.7%	90.9%
Wyoming	82.1%	80.2%	77.6%	89.0%	79.6%
Pacific:					
California	84.5%	73.9%	80.2%	86.5%	91.6%
Hawaii	91.1%	80.3%	91.0%	92.5%	96.2%
Oregon	84.8%	79.6%	80.2%	86.5%	89.7%
Washington	87.7%	85.0%	79.0%	90.6%	93.5%
States not shown separately	88.6%	76.9%	84.2%	90.8%	91.3%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(1)(2002) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.46%	0.68%	0.71%	0.66%	0.87%
New England:					
Connecticut	3.23%	4.85%	5.71%	6.80%	1.02%
Maine	2.92%	5.41%	5.29%	3.65%	1.08%
Massachusetts	1.37%	2.79%	2.48%	1.65%	3.59%
New Hampshire	1.25%	4.47%	2.09%	1.90%	1.26%
Middle Atlantic:					
New Jersey	2.92%	7.32%	2.49%	2.30%	3.01%
New York	1.51%	3.04%	3.97%	2.55%	2.60%
Pennsylvania	1.76%	2.84%	2.91%	1.94%	2.75%
East North Central:					
Illinois	1.87%	5.67%	2.76%	3.23%	1.55%
Indiana	1.68%	6.46%	2.90%	3.70%	0.81%
Michigan	1.86%	4.19%	2.48%	4.08%	1.47%
Ohio	1.97%	4.87%	1.67%	2.42%	4.21%
Wisconsin	1.55%	4.52%	1.74%	3.70%	1.65%
West North Central:					
Iowa	1.32%	4.93%	3.55%	1.40%	1.49%
Kansas	2.61%	7.10%	3.66%	6.47%	1.05%
Minnesota	2.73%	5.64%	5.08%	1.24%	2.71%
Missouri	3.30%	7.84%	4.62%	2.54%	5.60%
Nebraska	1.09%	6.07%	1.94%	2.70%	0.46%
South Atlantic:					
Delaware	1.96%	3.81%	3.02%	2.58%	3.44%
Florida	1.65%	4.81%	2.75%	3.88%	1.84%
Georgia	1.91%	5.04%	3.26%	1.14%	1.62%
Maryland	1.86%	3.10%	2.93%	2.89%	1.73%
North Carolina	1.97%	6.01%	1.09%	1.06%	2.03%
South Carolina	1.60%	5.63%	2.53%	2.09%	1.02%
Virginia	2.21%	6.07%	3.92%	1.92%	6.36%
West Virginia	1.73%	5.44%	2.84%	1.61%	5.89%
East South Central:					
Alabama	1.37%	2.46%	2.95%	2.47%	1.00%
Kentucky	1.40%	3.38%	2.09%	3.19%	0.77%
Mississippi	1.94%	5.10%	3.49%	3.38%	1.28%
Tennessee	1.82%	6.58%	5.20%	2.45%	1.65%
West South Central:					
Louisiana	2.07%	5.82%	5.84%	2.22%	2.86%
Oklahoma	3.51%	6.35%	7.20%	5.59%	2.09%
Texas	0.97%	2.66%	2.86%	1.46%	2.19%
Mountain:					
Arizona	1.07%	2.92%	2.68%	1.55%	1.87%
Colorado	1.90%	5.01%	5.96%	3.43%	2.04%
Montana	1.80%	6.03%	3.68%	2.49%	2.86%
Nevada	2.16%	4.06%	5.02%	2.60%	1.99%
New Mexico	1.39%	5.38%	3.77%	3.65%	3.46%
Utah	2.34%	4.34%	5.11%	1.83%	3.34%
Wyoming	3.47%	4.57%	5.77%	3.34%	5.23%
Pacific:					
California	2.01%	3.47%	3.88%	3.40%	2.44%
Hawaii	1.51%	4.16%	2.14%	3.30%	1.36%
Oregon	2.62%	4.49%	4.58%	2.75%	4.27%
Washington	2.12%	7.66%	4.40%	1.87%	1.63%
States not shown separately	2.89%	4.71%	2.11%	2.02%	6.39%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(1).a(2002) Percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	83.1%	73.1%	76.9%	85.3%	89.6%
New England:					
Connecticut	85.2%	72.1%	83.9%	88.1%	89.0%
Maine	80.1%	65.5%	77.6%	81.4%	86.0%
Massachusetts	81.9%	72.9%	82.2%	77.8%	89.3%
New Hampshire	82.0%	76.7%	80.5%	84.0%	83.8%
Middle Atlantic:					
New Jersey	83.8%	73.9%	75.4%	87.4%	90.5%
New York	80.9%	68.9%	77.0%	82.7%	87.7%
Pennsylvania	85.0%	73.8%	79.1%	89.1%	90.7%
East North Central:					
Illinois	84.1%	80.9%	73.3%	87.3%	89.9%
Indiana	84.8%	73.0%	80.5%	86.5%	91.2%
Michigan	86.1%	81.4%	78.9%	87.0%	91.6%
Ohio	81.1%	71.3%	76.3%	83.1%	86.8%
Wisconsin	82.9%	70.3%	76.8%	87.1%	88.4%
West North Central:					
Iowa	81.8%	68.8%	78.0%	85.3%	85.7%
Kansas	82.2%	80.4%	72.7%	81.1%	89.6%
Minnesota	81.4%	75.4%	74.2%	84.8%	85.2%
Missouri	84.1%	84.6%	72.8%	85.8%	89.6%
Nebraska	81.0%	68.4%	75.9%	81.7%	87.8%
South Atlantic:					
Delaware	86.2%	67.3%	84.7%	90.8%	90.7%
Florida	84.5%	72.8%	78.1%	88.3%	90.9%
Georgia	82.0%	64.1%	77.9%	84.8%	87.7%
Maryland	78.1%	75.8%	80.8%	71.0%	83.4%
North Carolina	86.8%	62.3%	81.8%	92.4%	93.3%
South Carolina	83.1%	65.0%	80.5%	82.0%	90.4%
Virginia	79.2%	70.5%	64.9%	83.6%	91.2%
West Virginia	79.3%	61.5%	73.8%	78.7%	90.2%
East South Central:					
Alabama	76.5%	60.2%	68.4%	80.1%	85.2%
Kentucky	86.8%	73.3%	84.3%	90.1%	91.5%
Mississippi	81.6%	68.4%	83.7%	81.5%	85.5%
Tennessee	82.5%	78.3%	81.7%	76.2%	89.6%
West South Central:					
Louisiana	82.1%	71.4%	77.8%	80.6%	89.8%
Oklahoma	78.4%	64.8%	70.5%	81.5%	86.9%
Texas	85.5%	74.5%	78.9%	87.8%	92.8%
Mountain:					
Arizona	83.2%	74.3%	79.0%	82.7%	90.3%
Colorado	82.1%	72.8%	85.3%	78.1%	87.3%
Montana	85.4%	71.6%	77.7%	86.3%	91.3%
Nevada	81.8%	78.6%	70.8%	84.9%	88.3%
New Mexico	75.5%	59.4%	69.9%	71.5%	86.5%
Utah	82.1%	67.1%	82.6%	84.2%	86.4%
Wyoming	83.1%	76.1%	74.7%	86.7%	87.6%
Pacific:					
California	82.5%	73.2%	73.4%	84.8%	90.6%
Hawaii	84.9%	86.0%	89.3%	77.7%	87.3%
Oregon	86.3%	69.5%	88.2%	86.5%	93.4%
Washington	82.3%	74.8%	78.4%	80.6%	89.4%
States not shown separately	85.1%	68.2%	74.5%	83.5%	92.5%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(1).a(2002) Standard error for percent of private-sector full-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.24%	0.74%	0.61%	0.41%	0.50%
New England:					
Connecticut	1.25%	3.89%	1.38%	2.71%	0.99%
Maine	1.17%	4.71%	2.17%	2.40%	2.04%
Massachusetts	1.45%	4.12%	2.50%	2.80%	1.35%
New Hampshire	1.14%	2.98%	2.76%	2.11%	1.55%
Middle Atlantic:					
New Jersey	1.71%	2.64%	3.03%	1.58%	0.97%
New York	1.17%	2.37%	2.20%	1.30%	1.68%
Pennsylvania	1.44%	2.91%	2.00%	2.40%	1.00%
East North Central:					
Illinois	0.88%	2.40%	2.66%	2.11%	1.44%
Indiana	0.97%	3.73%	2.55%	1.87%	1.35%
Michigan	1.34%	2.55%	3.17%	2.05%	1.39%
Ohio	1.57%	2.05%	2.25%	4.10%	1.90%
Wisconsin	1.36%	3.97%	2.14%	1.68%	2.08%
West North Central:					
Iowa	1.74%	3.66%	3.02%	2.30%	2.18%
Kansas	1.06%	1.94%	4.07%	2.40%	1.29%
Minnesota	2.14%	3.19%	3.01%	1.93%	2.78%
Missouri	1.56%	5.38%	2.36%	2.11%	1.30%
Nebraska	1.37%	6.15%	3.62%	1.93%	1.70%
South Atlantic:					
Delaware	1.30%	3.64%	2.21%	2.18%	1.82%
Florida	1.58%	2.65%	1.98%	2.47%	2.24%
Georgia	1.93%	7.15%	3.29%	2.71%	4.98%
Maryland	1.21%	2.24%	2.21%	2.68%	1.81%
North Carolina	1.29%	5.46%	1.55%	2.08%	1.41%
South Carolina	1.85%	5.05%	2.81%	4.31%	1.11%
Virginia	3.00%	4.11%	5.26%	1.23%	3.09%
West Virginia	1.58%	5.53%	2.77%	5.51%	1.20%
East South Central:					
Alabama	1.06%	4.22%	4.83%	3.42%	1.76%
Kentucky	1.35%	3.73%	2.26%	2.71%	1.44%
Mississippi	2.28%	5.55%	2.51%	3.29%	5.95%
Tennessee	1.18%	2.61%	3.81%	3.84%	1.07%
West South Central:					
Louisiana	1.55%	4.94%	8.66%	2.79%	2.28%
Oklahoma	2.23%	6.40%	4.99%	3.13%	2.03%
Texas	1.01%	2.56%	1.95%	1.17%	1.24%
Mountain:					
Arizona	2.60%	4.30%	3.94%	4.39%	2.91%
Colorado	1.03%	7.34%	3.69%	3.85%	2.05%
Montana	1.25%	4.35%	3.48%	1.63%	2.67%
Nevada	2.39%	4.32%	4.95%	3.29%	2.30%
New Mexico	1.53%	3.69%	5.41%	5.55%	3.65%
Utah	1.89%	5.38%	4.55%	3.72%	4.19%
Wyoming	1.56%	5.66%	3.29%	1.96%	2.18%
Pacific:					
California	1.11%	2.25%	2.97%	1.50%	1.14%
Hawaii	1.94%	2.59%	1.59%	4.38%	4.83%
Oregon	1.50%	5.32%	1.52%	1.68%	1.61%
Washington	2.15%	5.39%	1.73%	3.03%	2.70%
States not shown separately	2.20%	4.42%	3.09%	2.18%	2.52%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(2)(2002) Percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	72.6%	55.0%	65.6%	76.8%	83.0%
New England:					
Connecticut	72.1%	61.5%	71.7%	64.4%	85.3%
Maine	69.1%	49.0%	60.3%	72.1%	82.3%
Massachusetts	73.3%	61.1%	70.9%	72.5%	81.4%
New Hampshire	73.4%	61.9%	70.1%	77.3%	78.9%
Middle Atlantic:					
New Jersey	71.1%	49.2%	60.1%	80.5%	84.9%
New York	71.1%	55.7%	65.4%	74.8%	80.4%
Pennsylvania	76.9%	61.3%	68.1%	85.1%	84.3%
East North Central:					
Illinois	74.6%	63.8%	63.7%	77.6%	85.4%
Indiana	75.0%	52.1%	72.6%	77.7%	87.1%
Michigan	76.9%	65.1%	69.3%	77.5%	87.1%
Ohio	70.8%	49.4%	70.4%	77.1%	75.8%
Wisconsin	73.9%	53.5%	69.6%	77.3%	83.1%
West North Central:					
Iowa	75.1%	55.0%	70.1%	81.4%	81.3%
Kansas	71.6%	63.4%	62.2%	65.2%	86.8%
Minnesota	72.6%	56.9%	59.6%	81.0%	82.4%
Missouri	69.0%	51.5%	58.2%	77.7%	78.9%
Nebraska	74.7%	57.3%	68.4%	74.3%	86.1%
South Atlantic:					
Delaware	74.9%	48.5%	72.2%	84.8%	81.2%
Florida	73.3%	56.2%	66.0%	76.4%	85.4%
Georgia	70.4%	37.6%	63.2%	81.1%	83.1%
Maryland	68.0%	56.8%	71.9%	60.1%	79.0%
North Carolina	78.9%	41.7%	76.6%	88.3%	88.8%
South Carolina	72.7%	41.8%	68.8%	73.4%	87.5%
Virginia	64.6%	51.3%	51.5%	77.1%	71.7%
West Virginia	70.1%	48.6%	65.8%	72.8%	79.3%
East South Central:					
Alabama	71.0%	50.4%	61.4%	75.9%	83.1%
Kentucky	79.0%	59.8%	74.8%	82.3%	89.2%
Mississippi	71.6%	49.6%	75.2%	69.4%	82.6%
Tennessee	72.8%	52.2%	70.7%	70.4%	85.5%
West South Central:					
Louisiana	69.0%	46.6%	63.3%	73.5%	78.5%
Oklahoma	66.7%	40.0%	69.3%	66.6%	78.6%
Texas	75.3%	57.5%	66.5%	80.6%	86.4%
Mountain:					
Arizona	72.6%	58.6%	68.8%	72.4%	82.1%
Colorado	72.6%	57.4%	74.2%	68.7%	83.0%
Montana	76.6%	63.9%	64.7%	75.4%	86.3%
Nevada	69.1%	62.6%	56.2%	73.9%	78.5%
New Mexico	63.4%	43.1%	58.3%	62.2%	74.4%
Utah	72.8%	53.5%	72.6%	77.2%	78.5%
Wyoming	68.3%	61.0%	57.9%	77.2%	69.8%
Pacific:					
California	69.7%	54.1%	58.9%	73.4%	83.0%
Hawaii	77.3%	69.1%	81.3%	71.9%	84.0%
Oregon	73.2%	55.3%	70.8%	74.8%	83.8%
Washington	72.1%	63.6%	62.0%	73.0%	83.7%
States not shown separately	75.4%	52.5%	62.7%	75.8%	84.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.3.b.(2)(2002) Standard error for percent of private-sector full-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.34%	0.77%	0.79%	0.43%	0.94%
New England:					
Connecticut	2.47%	4.47%	4.60%	5.50%	1.58%
Maine	2.75%	6.08%	3.99%	3.61%	2.12%
Massachusetts	1.92%	3.90%	2.93%	2.59%	2.89%
New Hampshire	1.26%	3.67%	3.00%	2.67%	2.14%
Middle Atlantic:					
New Jersey	3.48%	5.50%	3.23%	2.79%	3.29%
New York	1.86%	2.97%	3.40%	2.48%	2.86%
Pennsylvania	1.67%	2.75%	2.21%	2.73%	2.27%
East North Central:					
Illinois	1.77%	5.12%	3.77%	3.26%	1.92%
Indiana	1.57%	4.63%	3.33%	3.23%	1.22%
Michigan	1.97%	3.35%	3.18%	3.91%	2.48%
Ohio	2.05%	3.47%	1.48%	3.88%	4.68%
Wisconsin	1.98%	5.35%	2.19%	2.89%	2.10%
West North Central:					
Iowa	1.80%	5.13%	4.01%	2.42%	2.05%
Kansas	2.18%	6.02%	4.14%	6.04%	1.77%
Minnesota	3.38%	5.17%	5.13%	2.13%	3.11%
Missouri	2.81%	5.39%	3.84%	3.16%	5.23%
Nebraska	1.75%	6.96%	4.24%	3.23%	1.55%
South Atlantic:					
Delaware	1.76%	3.27%	2.44%	2.12%	4.00%
Florida	2.00%	4.55%	2.73%	4.05%	2.94%
Georgia	1.71%	5.59%	3.30%	2.63%	4.85%
Maryland	1.37%	2.65%	3.00%	2.81%	2.24%
North Carolina	1.86%	5.10%	1.71%	2.39%	2.28%
South Carolina	2.08%	5.69%	3.06%	4.36%	1.26%
Virginia	3.11%	5.99%	6.35%	1.62%	4.75%
West Virginia	1.55%	5.85%	3.12%	4.91%	4.93%
East South Central:					
Alabama	1.27%	3.32%	5.23%	3.81%	1.57%
Kentucky	1.82%	3.60%	3.31%	3.60%	1.45%
Mississippi	2.99%	6.22%	3.54%	4.05%	5.55%
Tennessee	1.65%	6.15%	4.88%	3.79%	2.12%
West South Central:					
Louisiana	2.61%	5.49%	7.99%	3.21%	3.82%
Oklahoma	3.25%	4.50%	6.75%	5.62%	2.43%
Texas	1.46%	3.28%	2.73%	1.94%	2.19%
Mountain:					
Arizona	2.49%	3.05%	4.44%	3.90%	3.33%
Colorado	1.84%	7.14%	6.54%	4.37%	2.42%
Montana	2.22%	5.16%	4.51%	2.12%	3.72%
Nevada	2.22%	5.41%	5.23%	3.23%	2.59%
New Mexico	1.02%	3.69%	5.63%	4.22%	4.43%
Utah	2.64%	5.20%	6.77%	3.37%	4.69%
Wyoming	3.11%	4.60%	5.22%	2.86%	5.30%
Pacific:					
California	2.23%	3.74%	4.30%	3.06%	2.71%
Hawaii	1.94%	3.68%	2.84%	4.69%	4.66%
Oregon	2.89%	4.85%	4.06%	3.45%	4.68%
Washington	2.04%	7.74%	3.21%	2.45%	3.07%
States not shown separately	3.56%	5.11%	2.68%	3.08%	6.63%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

Table VIII.B.4(2002) Number of part-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,337,746	11,456,847	5,895,802	3,223,200	1,761,897
New England:					
Connecticut	388,749	225,640	81,689	57,070	24,351
Maine	119,099	50,698	39,653	19,947*	8,801
Massachusetts	752,140	332,776	143,593*	216,606*	59,165*
New Hampshire	163,208	66,343	43,160*	32,911*	20,794*
Middle Atlantic:					
New Jersey	571,709	283,556	157,482	88,497	42,174
New York	1,671,433	715,878	558,995	258,030*	138,529
Pennsylvania	1,022,221	587,869	251,610	86,373	96,369
East North Central:					
Illinois	1,038,537	509,890	348,535	77,506	102,606*
Indiana	532,640	232,300	187,665*	63,192	49,483*
Michigan	1,029,586	451,865	318,243*	190,671	68,807
Ohio	869,540	470,010	260,355	68,831*	70,343
Wisconsin	552,544	314,507	112,280	89,028*	36,729*
West North Central:					
Iowa	301,643	154,404	84,476	43,233	19,530
Kansas	262,806	150,235*	72,104	27,632*	12,835*
Minnesota	638,070	287,443	161,568*	69,791	119,268*
Missouri	467,455	198,436	150,203	82,254	36,561
Nebraska	168,058	94,568	40,501	19,530	13,459
South Atlantic:					
Delaware	75,608	41,122	17,872	11,314*	5,300*
Florida	1,189,677	542,203	355,344*	193,304*	98,827
Georgia	471,635	313,838	99,270	38,272	20,255*
Maryland	415,297	186,365	139,741*	67,425	21,766
North Carolina	495,788	325,185	113,075	44,337	13,190*
South Carolina	336,406	203,827*	85,527	26,795*	20,256*
Virginia	505,890	268,075	110,476	66,588	60,752*
West Virginia	112,431	62,218	28,595	13,185	8,433*
East South Central:					
Alabama	346,452	168,624	101,667*	56,719*	19,443
Kentucky	258,223	130,188	80,290	30,009*	17,735*
Mississippi	175,107	77,142	65,840*	17,346	14,779*
Tennessee	436,955	184,980	200,891*	27,328	23,756*
West South Central:					
Louisiana	268,073	156,419	74,745*	26,601	10,308*
Oklahoma	195,170	102,555	34,697*	40,978	16,940
Texas	1,227,033	699,543	248,436	148,676*	130,378*
Mountain:					
Arizona	393,582	194,835	127,232*	40,310	31,206
Colorado	408,776	185,817*	114,047*	72,626*	36,286
Montana	84,095	39,811	27,837	9,441	7,006
Nevada	179,931	92,336	49,711*	22,706	15,178
New Mexico	134,956	59,594	50,211*	16,617	8,535
Utah	148,292	85,095	32,569	20,006	10,622
Wyoming	41,176	21,657	9,306	5,231	4,983*
Pacific:					
California	2,339,947	1,115,706	647,752	388,601	187,888
Hawaii	98,185	49,222	26,459	15,322*	7,182
Oregon	329,291	139,839	75,869	81,069*	32,514*
Washington	486,713	226,226	132,792	83,317*	44,378*
States not shown separately	633,617	308,681	150,204	103,940	70,793

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.4(2002) Standard error for number of part-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	478,824	266,586	189,763	277,295	127,063
New England:					
Connecticut	56,511	63,466	21,945	11,252	6,223
Maine	10,995	8,846	8,681	6,297*	1,884
Massachusetts	177,430	56,074	66,309*	157,724*	22,405*
New Hampshire	38,160	9,038	13,831*	19,422*	7,067*
Middle Atlantic:					
New Jersey	50,946	34,725	37,488	20,442	10,031
New York	197,963	68,144	162,939	98,071*	27,747
Pennsylvania	71,374	46,418	33,557	13,378	25,077
East North Central:					
Illinois	115,586	95,790	92,554	11,925	57,731*
Indiana	65,393	28,442	57,558*	17,727	20,572*
Michigan	153,182	49,907	108,123*	43,338	16,449
Ohio	91,902	71,899	25,798	22,124*	13,584
Wisconsin	64,292	33,418	20,161	35,969*	13,065*
West North Central:					
Iowa	25,978	21,241	19,679	11,961	4,375
Kansas	49,014	47,684*	10,727	9,851*	4,453*
Minnesota	93,300	32,865	54,213*	11,042	80,100*
Missouri	45,964	18,950	26,391	23,459	7,788
Nebraska	14,532	12,497	3,977	5,592	3,304
South Atlantic:					
Delaware	9,510	6,165	1,284	4,128*	3,428*
Florida	194,551	80,039	120,457*	105,218*	18,692
Georgia	62,136	65,630	17,046	10,625	7,195*
Maryland	55,390	12,784	45,814*	14,242	3,185
North Carolina	47,993	45,739	29,344	12,193	5,004*
South Carolina	71,107	63,155*	13,173	8,522*	7,194*
Virginia	46,248	29,758	17,884	13,630	32,467*
West Virginia	6,568	6,304	3,348	3,329	4,123*
East South Central:					
Alabama	57,418	29,923	50,366*	32,682*	5,464
Kentucky	20,736	13,110	22,598	12,212*	7,016*
Mississippi	32,732	8,098	32,877*	5,184	5,428*
Tennessee	87,594	25,691	93,966*	5,633	7,634*
West South Central:					
Louisiana	37,137	27,008	28,951*	4,360	3,669*
Oklahoma	22,358	8,292	16,911*	11,632	3,128
Texas	77,664	65,239	38,553	47,286*	80,782*
Mountain:					
Arizona	72,141	20,364	65,053*	8,690	7,564
Colorado	69,598	58,970*	37,215*	29,858*	8,764
Montana	6,159	5,013	2,668	1,621	2,099
Nevada	20,443	14,246	20,073*	5,446	3,567
New Mexico	19,593	10,101	19,352*	4,207	1,711
Utah	12,343	9,757	5,632	3,674	2,648
Wyoming	3,602	2,089	1,313	1,071	3,521*
Pacific:					
California	140,286	84,885	82,458	83,365	34,674
Hawaii	11,010	7,995	5,591	7,532*	1,790
Oregon	57,653	21,013	11,481	51,055*	12,724*
Washington	47,360	36,144	24,096	33,641*	17,078*
States not shown separately	59,893	54,076	19,153	27,067	14,035

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Totals may not sum exactly because of rounding.

Table VIII.B.4.a(2002) Percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	22,337,746	51.3%	26.4%	14.4%	7.9%
New England:					
Connecticut	388,749	58.0%	21.0%	14.7%	6.3%*
Maine	119,099	42.6%	33.3%	16.7%*	7.4%
Massachusetts	752,140	44.2%	19.1%*	28.8%*	7.9%*
New Hampshire	163,208	40.6%	26.4%*	20.2%*	12.7%*
Middle Atlantic:					
New Jersey	571,709	49.6%	27.5%	15.5%	7.4%
New York	1,671,433	42.8%	33.4%	15.4%*	8.3%
Pennsylvania	1,022,221	57.5%	24.6%	8.4%	9.4%
East North Central:					
Illinois	1,038,537	49.1%	33.6%	7.5%	9.9%*
Indiana	532,640	43.6%	35.2%*	11.9%	9.3%*
Michigan	1,029,586	43.9%	30.9%*	18.5%	6.7%
Ohio	869,540	54.1%	29.9%	7.9%*	8.1%
Wisconsin	552,544	56.9%	20.3%	16.1%*	6.6%*
West North Central:					
Iowa	301,643	51.2%	28.0%	14.3%	6.5%
Kansas	262,806	57.2%*	27.4%	10.5%*	4.9%*
Minnesota	638,070	45.0%	25.3%*	10.9%	18.7%*
Missouri	467,455	42.5%	32.1%	17.6%	7.8%
Nebraska	168,058	56.3%	24.1%	11.6%	8.0%
South Atlantic:					
Delaware	75,608	54.4%	23.6%	15.0%*	7.0%*
Florida	1,189,677	45.6%	29.9%*	16.2%*	8.3%*
Georgia	471,635	66.5%	21.0%	8.1%*	4.3%*
Maryland	415,297	44.9%	33.6%*	16.2%	5.2%
North Carolina	495,788	65.6%	22.8%	8.9%	2.7%*
South Carolina	336,406	60.6%*	25.4%	8.0%*	6.0%*
Virginia	505,890	53.0%	21.8%	13.2%	12.0%*
West Virginia	112,431	55.3%	25.4%	11.7%	7.5%*
East South Central:					
Alabama	346,452	48.7%	29.3%*	16.4%*	5.6%*
Kentucky	258,223	50.4%	31.1%	11.6%*	6.9%*
Mississippi	175,107	44.1%	37.6%*	9.9%	8.4%*
Tennessee	436,955	42.3%	46.0%*	6.3%	5.4%*
West South Central:					
Louisiana	268,073	58.3%	27.9%*	9.9%	3.8%*
Oklahoma	195,170	52.5%	17.8%*	21.0%	8.7%
Texas	1,227,033	57.0%	20.2%	12.1%*	10.6%*
Mountain:					
Arizona	393,582	49.5%	32.3%*	10.2%	7.9%*
Colorado	408,776	45.5%*	27.9%*	17.8%*	8.9%
Montana	84,095	47.3%	33.1%	11.2%	8.3%
Nevada	179,931	51.3%	27.6%*	12.6%	8.4%*
New Mexico	134,956	44.2%	37.2%*	12.3%	6.3%
Utah	148,292	57.4%	22.0%	13.5%	7.2%
Wyoming	41,176	52.6%	22.6%	12.7%	12.1%*
Pacific:					
California	2,339,947	47.7%	27.7%	16.6%	8.0%
Hawaii	98,185	50.1%	26.9%	15.6%*	7.3%
Oregon	329,291	42.5%	23.0%	24.6%*	9.9%*
Washington	486,713	46.5%	27.3%	17.1%*	9.1%*
States not shown separately	633,617	48.7%	23.7%	16.4%	11.2%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.4.a(2002) Standard error for percent of number of part-time private-sector employees by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	478,824	0.70%	0.85%	0.99%	0.52%
New England:					
Connecticut	56,511	7.04%	5.66%	3.46%	2.41%*
Maine	10,995	6.16%	5.16%	4.47%*	1.29%
Massachusetts	177,430	6.58%	5.24%*	7.85%*	4.35%*
New Hampshire	38,160	7.09%	4.88%*	4.19%*	3.31%*
Middle Atlantic:					
New Jersey	50,946	5.29%	4.20%	3.81%	1.21%
New York	197,963	4.79%	5.64%	3.13%*	1.93%
Pennsylvania	71,374	2.35%	2.28%	1.22%	2.32%
East North Central:					
Illinois	115,586	6.91%	6.23%	1.55%	4.25%*
Indiana	65,393	2.96%	6.35%*	3.27%	4.81%*
Michigan	153,182	4.94%	5.06%*	3.24%	1.67%
Ohio	91,902	2.30%	2.73%	2.44%*	1.86%
Wisconsin	64,292	3.96%	3.24%	3.85%*	1.90%*
West North Central:					
Iowa	25,978	5.59%	5.41%	3.03%	1.29%
Kansas	49,014	5.51%*	4.87%	2.59%*	2.07%*
Minnesota	93,300	6.48%	4.71%*	1.91%	7.26%*
Missouri	45,964	4.31%	3.34%	3.46%	1.72%
Nebraska	14,532	4.15%	3.41%	2.61%	2.05%
South Atlantic:					
Delaware	9,510	3.58%	3.37%	4.13%*	3.06%*
Florida	194,551	5.88%	5.50%*	5.38%*	2.52%*
Georgia	62,136	6.45%	4.25%	2.65%*	2.14%*
Maryland	55,390	4.25%	4.19%*	2.80%	0.89%
North Carolina	47,993	5.88%	5.22%	2.01%	1.21%*
South Carolina	71,107	4.52%*	5.66%	1.44%*	1.51%*
Virginia	46,248	3.98%	3.64%	2.82%	4.50%*
West Virginia	6,568	3.52%	2.79%	2.57%	3.69%*
East South Central:					
Alabama	57,418	7.37%	6.78%*	5.55%*	2.14%*
Kentucky	20,736	5.92%	4.76%	4.64%*	2.89%*
Mississippi	32,732	7.47%	7.77%*	2.64%	3.10%*
Tennessee	87,594	8.78%	10.33%*	1.74%	1.70%*
West South Central:					
Louisiana	37,137	6.99%	6.09%*	2.04%	1.25%*
Oklahoma	22,358	4.25%	5.66%*	4.78%	1.74%
Texas	77,664	4.74%	2.76%	4.43%*	4.56%*
Mountain:					
Arizona	72,141	4.85%	6.41%*	2.85%	2.51%*
Colorado	69,598	7.64%*	7.29%*	5.96%*	1.11%
Montana	6,159	3.25%	4.17%	1.74%	2.28%
Nevada	20,443	6.87%	6.90%*	3.34%	2.83%*
New Mexico	19,593	6.03%	7.26%*	2.48%	1.58%
Utah	12,343	4.31%	3.39%	1.91%	2.13%
Wyoming	3,602	4.26%	3.32%	2.67%	5.96%*
Pacific:					
California	140,286	2.82%	2.96%	2.63%	1.70%
Hawaii	11,010	6.62%	4.40%	4.89%*	2.05%
Oregon	57,653	5.82%	3.10%	6.28%*	4.33%*
Washington	47,360	5.78%	4.76%	4.44%*	2.99%*
States not shown separately	59,893	4.75%	3.46%	2.93%	2.95%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Percents may not add to 100% because of rounding.

Table VIII.B.4.b(2002) Percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	76.5%	65.9%	83.8%	92.6%	90.8%
New England:					
Connecticut	81.1%	74.6%	94.6%	98.4%	56.3%
Maine	65.9%	52.0%	80.6%	62.8%	85.8%
Massachusetts	86.3%	74.3%	94.5%	97.4%	93.4%
New Hampshire	87.0%	74.7%	95.7%	94.1%	97.0%
Middle Atlantic:					
New Jersey	80.6%	69.3%	93.6%	91.2%	86.3%
New York	83.7%	71.4%	93.8%	90.1%	94.3%
Pennsylvania	75.8%	60.6%	96.0%	95.3%	97.8%
East North Central:					
Illinois	77.1%	62.3%	91.3%	85.9%	95.3%
Indiana	76.7%	62.3%	88.2%	95.3%	77.1%
Michigan	86.5%	77.9%	94.3%	97.3%	77.1%
Ohio	78.6%	72.0%	80.6%	97.1%	97.0%
Wisconsin	77.5%	69.3%	90.2%	95.1%	66.7%
West North Central:					
Iowa	69.5%	51.3%	83.4%	96.0%	94.3%
Kansas	77.0%	79.9%	76.3%	56.5%	91.9%
Minnesota	77.2%	60.5%	88.0%	91.6%	94.3%
Missouri	76.9%	60.0%	86.9%	91.3%	95.3%
Nebraska	70.6%	62.7%	70.1%	92.9%	95.4%
South Atlantic:					
Delaware	78.0%	65.1%	89.1%	97.9%	98.2%
Florida	81.3%	72.8%	86.4%	96.1%	80.7%
Georgia	80.3%	76.5%	83.3%	94.8%	96.5%
Maryland	79.6%	69.5%	90.9%	80.3%	90.8%
North Carolina	73.4%	67.4%	78.3%	98.5%	97.4%
South Carolina	61.0%	45.7%	79.6%	92.6%	94.5%
Virginia	77.4%	72.9%	73.3%	89.3%	92.1%
West Virginia	69.5%	63.9%	78.6%	92.0%	44.5%*
East South Central:					
Alabama	85.3%	77.8%	90.2%	94.9%	97.5%
Kentucky	76.8%	64.5%	88.3%	86.9%	98.4%
Mississippi	74.4%	56.7%	89.0%	87.8%	86.5%
Tennessee	64.5%	67.9%	57.1%	74.3%	88.8%
West South Central:					
Louisiana	73.3%	65.0%	81.7%	89.2%	95.7%
Oklahoma	66.5%	52.3%	89.4%	73.8%	87.2%
Texas	73.4%	62.5%	78.4%	96.2%	96.6%
Mountain:					
Arizona	80.7%	72.7%	88.0%	90.1%	88.9%
Colorado	72.0%	68.1%	57.9%	94.1%	91.9%
Montana	56.8%	42.7%	65.5%	81.6%	69.0%
Nevada	79.7%	67.0%	93.2%	94.4%	91.3%
New Mexico	70.8%	55.0%	82.3%	79.9%	95.0%
Utah	66.4%	58.2%	72.6%	85.9%	76.9%
Wyoming	49.8%	29.2%	65.7%	63.6%	94.6%
Pacific:					
California	69.2%	54.4%	76.2%	91.2%	87.9%
Hawaii	94.8%	90.7%	99.4%	98.9%	97.3%
Oregon	78.7%	69.0%	71.4%	98.6%	88.5%
Washington	69.7%	49.9%	81.8%	92.3%	91.5%
States not shown separately	67.7%	53.8%	68.1%	91.2%	92.9%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b(2002) Standard error for percent of private-sector part-time employees at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1	Quartile 2	Quartile 3	Quartile 4
		Average Wage	Average Wage	Average Wage	Average Wage
United States	0.79%	0.92%	1.29%	0.68%	1.84%
New England:					
Connecticut	5.47%	7.07%	4.43%	1.32%	12.17%
Maine	3.12%	6.66%	5.22%	9.76%	10.18%
Massachusetts	2.82%	4.19%	4.15%	5.22%	4.27%
New Hampshire	3.22%	3.79%	4.08%	5.13%	2.02%
Middle Atlantic:					
New Jersey	3.90%	7.19%	4.29%	10.48%	5.71%
New York	2.68%	4.43%	1.84%	4.65%	2.48%
Pennsylvania	2.82%	3.56%	2.23%	2.13%	5.07%
East North Central:					
Illinois	4.47%	6.47%	3.34%	7.01%	6.94%
Indiana	3.30%	5.95%	9.43%	6.31%	7.67%
Michigan	2.33%	3.22%	2.55%	0.81%	9.13%
Ohio	2.73%	4.97%	5.87%	3.18%	1.07%
Wisconsin	2.28%	3.36%	3.77%	5.15%	10.08%
West North Central:					
Iowa	3.85%	4.73%	5.63%	1.73%	2.88%
Kansas	3.78%	6.38%	5.77%	12.82%	7.92%
Minnesota	3.55%	4.36%	4.00%	4.03%	10.33%
Missouri	3.77%	5.11%	6.52%	4.42%	2.29%
Nebraska	3.50%	4.93%	6.48%	4.48%	3.72%
South Atlantic:					
Delaware	3.07%	6.09%	2.43%	10.39%	10.59%
Florida	2.88%	4.58%	6.23%	3.29%	8.72%
Georgia	4.83%	9.57%	10.51%	7.82%	10.43%
Maryland	2.12%	3.36%	2.78%	5.42%	4.57%
North Carolina	3.29%	5.39%	4.76%	10.66%	15.20%
South Carolina	5.79%	8.17%	4.92%	5.48%	5.06%
Virginia	2.98%	5.69%	5.89%	7.11%	12.48%
West Virginia	3.36%	5.35%	7.41%	3.01%	16.28%*
East South Central:					
Alabama	2.82%	5.42%	9.18%	5.74%	2.07%
Kentucky	3.21%	6.08%	4.08%	11.31%	3.03%
Mississippi	6.96%	5.44%	13.60%	10.88%	6.55%
Tennessee	6.44%	3.87%	10.58%	10.07%	3.97%
West South Central:					
Louisiana	3.67%	5.21%	7.67%	4.68%	14.62%
Oklahoma	5.90%	5.04%	15.81%	8.20%	3.78%
Texas	2.54%	6.63%	5.67%	2.62%	3.28%
Mountain:					
Arizona	3.49%	5.78%	7.46%	3.50%	6.59%
Colorado	6.75%	9.38%	9.97%	3.99%	6.68%
Montana	2.35%	5.31%	4.92%	5.26%	11.03%
Nevada	4.18%	4.86%	5.48%	8.82%	9.82%
New Mexico	4.88%	5.34%	10.61%	6.03%	4.47%
Utah	3.17%	6.01%	10.00%	4.82%	8.86%
Wyoming	4.78%	4.70%	7.68%	13.51%	7.08%
Pacific:					
California	3.30%	4.31%	6.67%	4.06%	4.67%
Hawaii	1.42%	1.63%	0.34%	1.78%	2.12%
Oregon	1.99%	5.66%	4.54%	1.40%	3.93%
Washington	3.62%	9.31%	3.56%	5.07%	5.31%
States not shown separately	4.43%	6.27%	6.79%	2.22%	3.38%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(1)(2002) Percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	28.1%	21.4%	28.6%	33.9%	46.8%
New England:					
Connecticut	27.3%	20.0%*	30.6%*	42.7%	35.0%
Maine	31.0%	32.5%	20.5%	48.6%	41.0%
Massachusetts	26.3%	24.3%	39.6%	15.7%*	42.7%
New Hampshire	23.6%	20.3%	39.2%	11.3%*	18.7%*
Middle Atlantic:					
New Jersey	29.7%	16.5%*	29.4%	53.1%	50.2%
New York	35.2%	35.5%	33.7%	22.9%*	61.5%
Pennsylvania	32.9%	25.0%	40.2%	32.4%	44.3%
East North Central:					
Illinois	24.4%	18.4%	18.8%*	27.1%	60.6%
Indiana	17.6%	19.3%*	6.9%*	36.9%	26.3%*
Michigan	27.0%	26.5%	16.3%*	42.4%	36.9%
Ohio	33.3%	22.8%	35.5%	64.0%	48.7%
Wisconsin	20.8%	14.2%	20.0%	29.3%	53.2%
West North Central:					
Iowa	31.9%	33.2%	32.7%	28.3%	31.9%*
Kansas	26.7%	26.3%*	24.4%*	28.0%	38.9%
Minnesota	23.5%	20.1%	28.9%	37.6%	14.1%*
Missouri	31.1%	28.2%*	26.1%	31.1%*	60.0%
Nebraska	28.9%	21.8%*	30.8%	38.0%	44.4%
South Atlantic:					
Delaware	38.5%	19.8%	30.0%	73.6%	86.5%
Florida	25.1%	26.5%	13.6%*	30.5%*	50.0%
Georgia	33.4%	29.0%*	43.0%	23.8%	64.1%
Maryland	26.6%	21.7%	25.7%*	35.9%	39.1%
North Carolina	37.0%	44.1%	11.9%*	56.5%	22.5%*
South Carolina	32.4%	20.8%	35.3%	59.1%	43.8%
Virginia	30.3%	23.1%	18.5%	33.5%	69.3%
West Virginia	26.4%	22.0%*	25.4%	33.4%	56.0%
East South Central:					
Alabama	22.0%*	26.8%	13.6%*	18.1%*	40.0%
Kentucky	22.9%	12.6%	23.8%*	38.5%*	45.7%
Mississippi	21.4%*	29.3%*	7.2%*	12.3%*	70.6%
Tennessee	36.2%	39.4%	27.4%*	49.2%	51.9%
West South Central:					
Louisiana	17.4%	14.5%*	23.7%*	12.1%*	21.0%*
Oklahoma	23.9%	14.8%*	27.7%*	37.5%	20.9%*
Texas	19.8%	8.9%	12.8%	29.8%*	57.4%
Mountain:					
Arizona	21.1%	10.9%*	26.2%*	43.1%	23.4%*
Colorado	34.5%	39.8%*	14.9%*	36.6%	48.9%
Montana	23.2%	17.7%*	23.1%	34.4%	25.3%*
Nevada	21.6%	19.3%*	23.0%*	19.0%	31.3%
New Mexico	22.8%	15.9%*	16.2%*	46.0%	46.6%
Utah	19.9%	13.4%*	10.9%*	50.4%	20.6%*
Wyoming	15.8%	15.6%	21.4%*	16.0%*	8.6%*
Pacific:					
California	29.4%	18.8%	32.9%	33.3%	49.9%
Hawaii	58.4%	49.1%	56.6%	85.4%	65.9%
Oregon	42.5%	6.7%*	40.2%	75.7%	74.4%
Washington	25.5%	11.8%*	29.9%	33.9%*	35.6%
States not shown separately	22.9%	11.2%*	16.3%*	33.1%	47.8%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(1)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.90%	1.07%	1.98%	2.83%	2.53%
New England:					
Connecticut	4.25%	7.34%*	9.63%*	10.73%	6.33%
Maine	3.04%	6.70%	5.31%	7.26%	11.24%
Massachusetts	4.89%	5.36%	9.17%	15.30%*	9.63%
New Hampshire	2.56%	4.17%	9.18%	8.61%*	6.76%*
Middle Atlantic:					
New Jersey	6.35%	9.27%*	6.44%	9.09%	9.62%
New York	5.70%	8.12%	6.46%	6.99%*	9.45%
Pennsylvania	2.80%	4.25%	7.29%	9.22%	9.01%
East North Central:					
Illinois	4.53%	3.63%	8.25%*	7.21%	7.43%
Indiana	4.42%	6.32%*	10.65%*	8.97%	12.73%*
Michigan	5.40%	5.94%	8.04%*	9.61%	9.93%
Ohio	3.24%	6.45%	7.07%	11.49%	6.28%
Wisconsin	3.31%	3.85%	4.16%	8.56%	11.99%
West North Central:					
Iowa	3.27%	8.08%	4.85%	8.41%	12.63%*
Kansas	5.44%	10.24%*	7.69%*	7.84%	10.51%
Minnesota	3.88%	4.61%	6.98%	8.17%	16.88%*
Missouri	5.64%	10.21%*	6.31%	9.50%*	11.19%
Nebraska	4.30%	9.15%*	4.61%	9.33%	8.36%
South Atlantic:					
Delaware	4.43%	4.94%	5.88%	12.83%	17.12%
Florida	5.15%	7.09%	8.45%*	14.76%*	9.41%
Georgia	7.80%	10.38%*	11.66%	6.35%	12.74%
Maryland	3.79%	3.48%	8.77%*	7.07%	4.41%
North Carolina	6.25%	9.17%	4.22%*	10.74%	9.84%*
South Carolina	4.81%	5.22%	9.26%	12.65%	11.64%
Virginia	4.69%	4.96%	5.18%	7.96%	12.55%
West Virginia	5.49%	8.18%*	7.38%	9.69%	14.41%
East South Central:					
Alabama	7.11%*	6.73%	13.62%*	8.03%*	10.66%
Kentucky	3.45%	2.57%	8.31%*	12.11%*	11.56%
Mississippi	7.67%*	9.48%*	5.62%*	4.66%*	12.00%
Tennessee	6.36%	6.14%	11.42%*	10.37%	9.45%
West South Central:					
Louisiana	3.70%	4.89%*	9.88%*	4.38%*	13.45%*
Oklahoma	4.91%	5.83%*	9.63%*	10.11%	7.57%*
Texas	4.02%	1.80%	3.75%	9.56%*	11.24%
Mountain:					
Arizona	3.53%	4.54%*	9.51%*	11.17%	10.26%*
Colorado	6.44%	12.15%*	8.99%*	9.71%	8.60%
Montana	3.40%	7.90%*	4.11%	7.64%	9.66%*
Nevada	4.17%	9.62%*	7.11%*	5.11%	7.95%
New Mexico	4.23%	7.24%*	7.70%*	10.99%	11.09%
Utah	2.48%	4.71%*	3.70%*	11.53%	6.21%*
Wyoming	4.69%	3.96%	12.24%*	5.87%*	11.55%*
Pacific:					
California	2.07%	4.74%	6.09%	3.73%	8.35%
Hawaii	4.04%	8.73%	6.41%	8.27%	8.18%
Oregon	6.13%	2.66%*	9.29%	10.45%	11.24%
Washington	2.78%	7.66%*	6.49%	10.28%*	8.57%
States not shown separately	3.39%	3.47%*	5.96%*	8.78%	5.43%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(1).(a)(2002) Percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	50.7%	34.0%	53.4%	64.1%	63.6%
New England:					
Connecticut	49.8%	27.6%*	46.4%	80.9%	67.4%
Maine	51.0%	36.7%*	57.5%	64.9%	49.6%
Massachusetts	56.9%	44.6%	59.3%	68.4%	66.4%
New Hampshire	57.7%	41.3%	75.0%	32.1%	51.4%
Middle Atlantic:					
New Jersey	66.3%	47.0%	75.5%	62.5%	87.4%
New York	46.7%	36.1%	50.8%	55.5%	55.9%
Pennsylvania	50.0%	36.3%	59.6%	70.6%	43.5%*
East North Central:					
Illinois	53.6%	41.4%	64.3%	67.5%	50.7%
Indiana	47.3%	23.6%*	37.3%*	73.8%	66.5%
Michigan	38.5%	30.4%	26.5%*	54.1%	43.9%*
Ohio	36.7%	22.3%*	36.0%	48.3%	56.7%
Wisconsin	50.4%	35.0%	56.1%	64.2%	51.8%
West North Central:					
Iowa	40.2%	25.5%*	48.2%	56.3%	42.7%
Kansas	37.8%	23.3%*	58.9%	44.3%	70.2%
Minnesota	62.0%	54.7%	66.3%	65.1%	62.7%
Missouri	51.0%	20.0%*	62.7%	67.0%	64.2%
Nebraska	43.0%	52.7%	33.4%	35.8%	44.8%
South Atlantic:					
Delaware	51.0%	29.5%	49.6%	75.0%	34.6%*
Florida	51.1%	35.6%	45.4%	71.7%	68.3%
Georgia	40.6%	26.1%*	52.5%	52.6%	78.8%
Maryland	44.3%	33.3%	54.5%	46.2%	36.2%
North Carolina	28.3%	18.8%*	13.5%*	68.3%	58.1%
South Carolina	47.5%	27.3%	35.5%*	78.6%	74.2%
Virginia	45.5%	30.1%*	41.0%	56.4%	59.5%
West Virginia	33.8%	16.6%*	38.1%*	44.2%	73.1%
East South Central:					
Alabama	30.9%	17.2%*	38.6%	51.5%	55.2%
Kentucky	39.6%	28.8%*	42.2%	22.7%*	69.7%
Mississippi	47.5%	20.8%*	37.8%*	78.2%	83.5%
Tennessee	37.5%	23.6%	36.8%	50.5%	90.2%
West South Central:					
Louisiana	51.8%	52.0%	57.8%	37.3%*	29.6%*
Oklahoma	55.5%	21.8%*	73.5%	66.5%	52.1%
Texas	69.4%	39.7%	37.7%	72.6%	94.4%
Mountain:					
Arizona	52.1%	33.7%	57.4%	52.9%	69.9%
Colorado	67.2%	62.2%	54.9%	73.5%	80.3%
Montana	57.1%	33.5%*	65.3%	75.7%	46.3%*
Nevada	49.8%	43.9%	35.7%*	63.1%	87.8%
New Mexico	57.0%	33.7%*	67.4%	60.9%	64.4%
Utah	33.2%	26.7%*	56.8%	27.2%*	53.1%
Wyoming	53.0%	31.8%	66.6%	47.7%*	67.6%
Pacific:					
California	57.7%	35.6%	66.8%	64.6%	60.6%
Hawaii	71.4%	61.0%	66.5%	93.2%	75.2%
Oregon	80.9%	36.4%*	70.7%	86.2%	89.6%
Washington	58.0%	27.9%*	52.8%	63.2%	88.1%
States not shown separately	55.2%	44.1%	42.6%	56.0%	67.7%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(1).(a)(2002) Standard error for percent of private-sector part-time employees eligible for health insurance that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.93%	1.64%	1.73%	1.99%	3.32%
New England:					
Connecticut	6.49%	12.23%*	11.26%	10.40%	12.63%
Maine	5.96%	11.93%*	10.73%	9.58%	11.37%
Massachusetts	5.36%	8.81%	8.62%	6.14%	13.22%
New Hampshire	10.37%	10.32%	19.59%	8.13%	9.92%
Middle Atlantic:					
New Jersey	7.79%	9.52%	8.73%	9.37%	10.44%
New York	4.29%	7.35%	4.49%	7.82%	7.69%
Pennsylvania	3.70%	6.75%	6.58%	10.78%	13.30%*
East North Central:					
Illinois	6.53%	10.34%	12.93%	13.87%	8.92%
Indiana	6.11%	9.85%*	12.40%*	14.85%	13.16%
Michigan	5.54%	6.86%	14.62%*	13.00%	13.57%*
Ohio	3.85%	7.49%*	6.46%	11.18%	10.85%
Wisconsin	6.76%	9.30%	12.29%	11.91%	12.86%
West North Central:					
Iowa	3.80%	9.46%*	7.10%	13.83%	10.90%
Kansas	10.07%	10.82%*	11.03%	13.00%	15.27%
Minnesota	4.94%	10.97%	8.85%	8.73%	13.00%
Missouri	6.81%	9.91%*	14.64%	9.46%	12.15%
Nebraska	6.33%	12.84%	8.05%	10.29%	8.43%
South Atlantic:					
Delaware	5.03%	7.74%	8.48%	13.58%	13.28%*
Florida	6.78%	8.58%	8.66%	16.48%	12.68%
Georgia	6.97%	8.86%*	13.10%	13.22%	16.78%
Maryland	3.46%	3.91%	8.50%	7.49%	6.77%
North Carolina	7.91%	12.93%*	6.63%*	14.07%	15.88%
South Carolina	5.44%	5.26%	13.23%*	19.45%	14.81%
Virginia	6.41%	11.43%*	10.17%	8.37%	11.47%
West Virginia	6.92%	11.53%*	11.91%*	9.62%	18.30%
East South Central:					
Alabama	5.79%	9.84%*	9.85%	12.30%	13.79%
Kentucky	9.37%	10.54%*	9.90%	12.59%*	17.31%
Mississippi	12.26%	12.85%*	11.54%*	20.71%	13.54%
Tennessee	3.47%	4.86%	10.60%	13.58%	14.29%
West South Central:					
Louisiana	6.43%	15.02%	14.47%	11.78%*	11.34%*
Oklahoma	9.01%	10.76%*	17.88%	15.84%	11.81%
Texas	7.20%	10.41%	8.66%	9.58%	16.71%
Mountain:					
Arizona	5.12%	6.23%	12.18%	11.56%	14.58%
Colorado	5.47%	14.51%	12.61%	18.50%	10.54%
Montana	6.67%	14.44%*	11.97%	12.91%	14.42%*
Nevada	9.57%	11.10%	15.58%*	13.35%	17.21%
New Mexico	6.61%	15.46%*	17.36%	13.07%	14.13%
Utah	7.51%	9.19%*	14.27%	12.93%*	15.03%
Wyoming	9.72%	8.64%	18.00%	14.45%*	15.52%
Pacific:					
California	4.59%	4.88%	7.84%	4.84%	9.99%
Hawaii	4.36%	7.97%	5.60%	9.34%	5.34%
Oregon	7.20%	12.79%*	10.45%	11.87%	11.48%
Washington	5.40%	14.50%*	12.81%	9.57%	7.40%
States not shown separately	6.00%	11.38%	10.18%	8.64%	7.58%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(2)(2002) Percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	14.2%	7.3%	15.3%	21.7%	29.8%
New England:					
Connecticut	13.6%	5.5%*	14.2%*	34.6%	23.6%
Maine	15.8%	11.9%*	11.8%	31.5%	20.3%*
Massachusetts	14.9%	10.9%	23.5%	10.7%*	28.3%*
New Hampshire	13.6%	8.4%	29.4%*	3.6%*	9.6%*
Middle Atlantic:					
New Jersey	19.7%	7.7%	22.2%	33.2%	43.8%
New York	16.4%	12.8%*	17.1%	12.7%*	34.3%
Pennsylvania	16.4%	9.1%	23.9%	22.9%*	19.2%*
East North Central:					
Illinois	13.1%	7.6%	12.1%*	18.3%*	30.7%
Indiana	8.3%	4.6%	2.6%*	27.2%	17.5%*
Michigan	10.4%	8.1%*	4.3%*	22.9%*	16.2%*
Ohio	12.2%	5.1%	12.8%	30.9%	27.6%
Wisconsin	10.5%	5.0%*	11.2%*	18.8%*	27.6%*
West North Central:					
Iowa	12.9%	8.5%*	15.7%	16.0%*	13.6%*
Kansas	10.1%	6.1%*	14.4%*	12.4%*	27.3%
Minnesota	14.6%	11.0%*	19.1%*	24.5%	8.8%*
Missouri	15.9%	5.6%*	16.4%*	20.8%*	38.5%
Nebraska	12.4%	11.5%*	10.3%	13.6%*	19.9%
South Atlantic:					
Delaware	19.7%	5.8%*	14.9%*	55.2%	29.9%*
Florida	12.8%	9.4%	6.2%*	21.9%*	34.1%
Georgia	13.5%*	7.6%*	22.5%*	12.5%*	50.6%
Maryland	11.8%	7.2%	14.0%*	16.6%	14.2%*
North Carolina	10.5%	8.3%*	1.6%*	38.6%	13.1%*
South Carolina	15.4%	5.7%	12.5%*	46.4%	32.5%
Virginia	13.8%	6.9%*	7.6%*	18.9%*	41.2%
West Virginia	8.9%	3.7%*	9.7%	14.8%	41.0%*
East South Central:					
Alabama	6.8%*	4.6%	5.3%*	9.3%*	22.1%*
Kentucky	9.1%	3.6%*	10.0%*	8.8%*	31.9%
Mississippi	10.2%*	6.1%*	2.7%*	9.6%*	58.9%
Tennessee	13.5%	9.3%	10.1%*	24.9%	46.8%
West South Central:					
Louisiana	9.0%	7.5%*	13.7%*	4.5%*	6.2%*
Oklahoma	13.3%	3.2%	20.3%*	24.9%*	10.9%*
Texas	13.8%*	3.5%	4.8%*	21.6%*	54.2%
Mountain:					
Arizona	11.0%	3.7%*	15.0%*	22.8%*	16.4%*
Colorado	23.2%	24.8%	8.2%*	26.9%	39.3%
Montana	13.3%	5.9%*	15.1%	26.1%	11.7%*
Nevada	10.8%	8.5%*	8.2%*	12.0%	27.5%
New Mexico	13.0%	5.4%*	10.9%*	28.0%*	30.0%
Utah	6.6%	3.6%	6.2%*	13.7%	10.9%*
Wyoming	8.4%*	5.0%*	14.3%*	7.6%*	5.8%*
Pacific:					
California	17.0%	6.7%	22.0%	21.5%	30.2%
Hawaii	41.7%	30.0%	37.7%	79.6%	49.5%
Oregon	34.4%	2.4%*	28.4%*	65.3%	66.7%
Washington	14.8%	3.3%*	15.8%*	21.4%*	31.4%
States not shown separately	12.6%	4.9%*	6.9%*	18.5%*	32.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

Table VIII.B.4.b.(2)(2002) Standard error for percent of private-sector part-time employees that are enrolled in health insurance at establishments that offer health insurance by average wage quartiles and State: United States, 2002: (43 States are shown separately)

Division and State	Total	Quartile 1 Average Wage	Quartile 2 Average Wage	Quartile 3 Average Wage	Quartile 4 Average Wage
United States	0.61%	0.59%	1.16%	2.22%	2.82%
New England:					
Connecticut	3.17%	1.83%*	8.64%*	9.46%	6.73%
Maine	2.62%	5.34%*	3.19%	6.41%	6.80%*
Massachusetts	2.95%	2.16%	5.00%	9.62%*	8.79%*
New Hampshire	2.85%	2.52%	9.23%*	4.70%*	4.09%*
Middle Atlantic:					
New Jersey	2.97%	1.88%	4.65%	6.31%	9.64%
New York	3.54%	6.27%*	4.28%	6.01%*	6.97%
Pennsylvania	1.95%	2.35%	5.10%	8.18%*	8.30%*
East North Central:					
Illinois	3.29%	1.70%	7.01%*	5.76%*	4.54%
Indiana	2.03%	1.34%	10.44%*	7.70%	11.30%*
Michigan	2.40%	2.52%*	3.04%*	9.10%*	5.67%*
Ohio	1.22%	1.31%	3.30%	6.35%	6.71%
Wisconsin	2.55%	1.91%*	4.94%*	6.52%*	10.62%*
West North Central:					
Iowa	2.27%	2.90%*	3.13%	5.51%*	4.35%*
Kansas	2.51%	3.71%*	6.48%*	5.09%*	6.83%
Minnesota	2.64%	3.39%*	6.62%*	5.86%	10.88%*
Missouri	3.60%	2.02%*	5.58%*	6.92%*	9.58%
Nebraska	2.40%	5.82%*	2.57%	5.64%*	4.08%
South Atlantic:					
Delaware	4.15%	1.86%*	4.78%*	11.30%	10.83%*
Florida	2.15%	2.48%	3.76%*	12.28%*	8.25%
Georgia	7.62%*	4.09%*	11.28%*	4.13%*	13.17%
Maryland	2.28%	1.69%	7.75%*	4.01%	4.25%*
North Carolina	2.49%	2.60%*	2.10%*	7.60%	4.01%*
South Carolina	3.31%	1.70%	6.29%*	13.04%	8.00%
Virginia	2.92%	2.33%*	3.76%*	5.79%*	10.14%
West Virginia	2.53%	2.11%*	2.54%	4.39%	12.49%*
East South Central:					
Alabama	2.55%*	1.28%	7.33%*	3.98%*	9.85%*
Kentucky	2.51%	1.30%*	6.10%*	10.91%*	8.46%
Mississippi	3.24%*	2.34%*	1.64%*	4.13%*	13.65%
Tennessee	2.46%	2.15%	4.34%*	7.10%	10.04%
West South Central:					
Louisiana	2.55%	4.08%*	6.01%*	2.25%*	5.30%*
Oklahoma	3.97%	0.96%	6.84%*	9.01%*	5.34%*
Texas	4.33%*	0.88%	1.49%*	7.29%*	12.65%
Mountain:					
Arizona	2.00%	2.35%*	7.48%*	7.07%*	10.29%*
Colorado	4.86%	6.95%	5.47%*	7.06%	8.90%
Montana	3.10%	4.88%*	4.30%	6.86%	7.55%*
Nevada	1.80%	2.87%*	7.17%*	3.47%	7.42%
New Mexico	3.16%	3.04%*	4.39%*	9.01%*	8.73%
Utah	0.91%	0.92%	2.02%*	3.51%	7.38%*
Wyoming	3.33%*	1.74%*	6.27%*	3.26%*	10.11%*
Pacific:					
California	1.31%	1.33%	3.77%	3.45%	7.13%
Hawaii	3.88%	6.16%	6.80%	10.98%	6.54%
Oregon	6.63%	1.43%*	8.69%*	11.32%	11.06%
Washington	3.11%	5.46%*	5.29%*	8.01%*	7.07%
States not shown separately	2.67%	3.50%*	2.62%*	6.34%*	4.75%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2002 Medical Expenditure Panel Survey-Insurance Component.
Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.
* Figure does not meet standard of reliability or precision.